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Unemployment Insurance Review

September–October 1965

In this issue . . .

Improving Public Understanding of the Claims Adjustment Process

Illinois Deputies Association

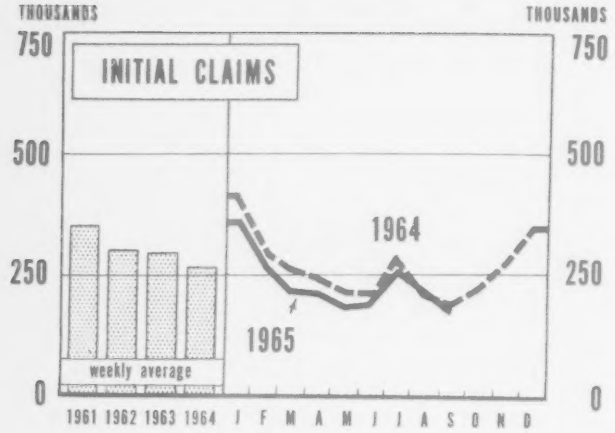
Also . . .

ICESA Resolutions—1965 Annual Meeting

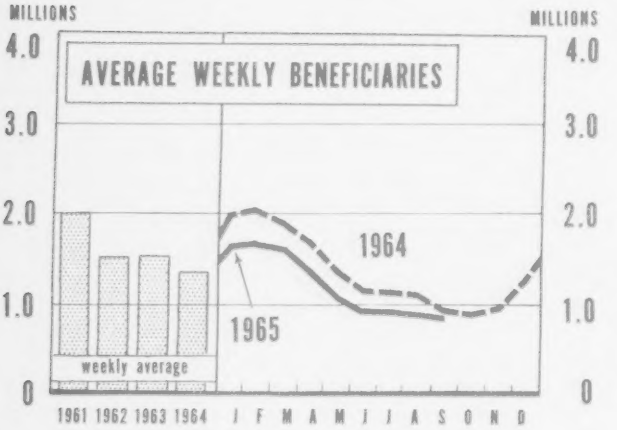
UNITED STATES DEPARTMENT OF LABOR MANPOWER ADMINISTRATION

UNEMPLOYMENT INSURANCE ACTIVITIES

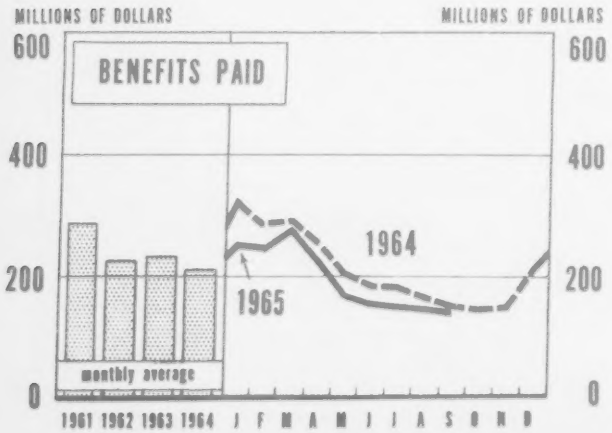
UNDER STATE PROGRAMS



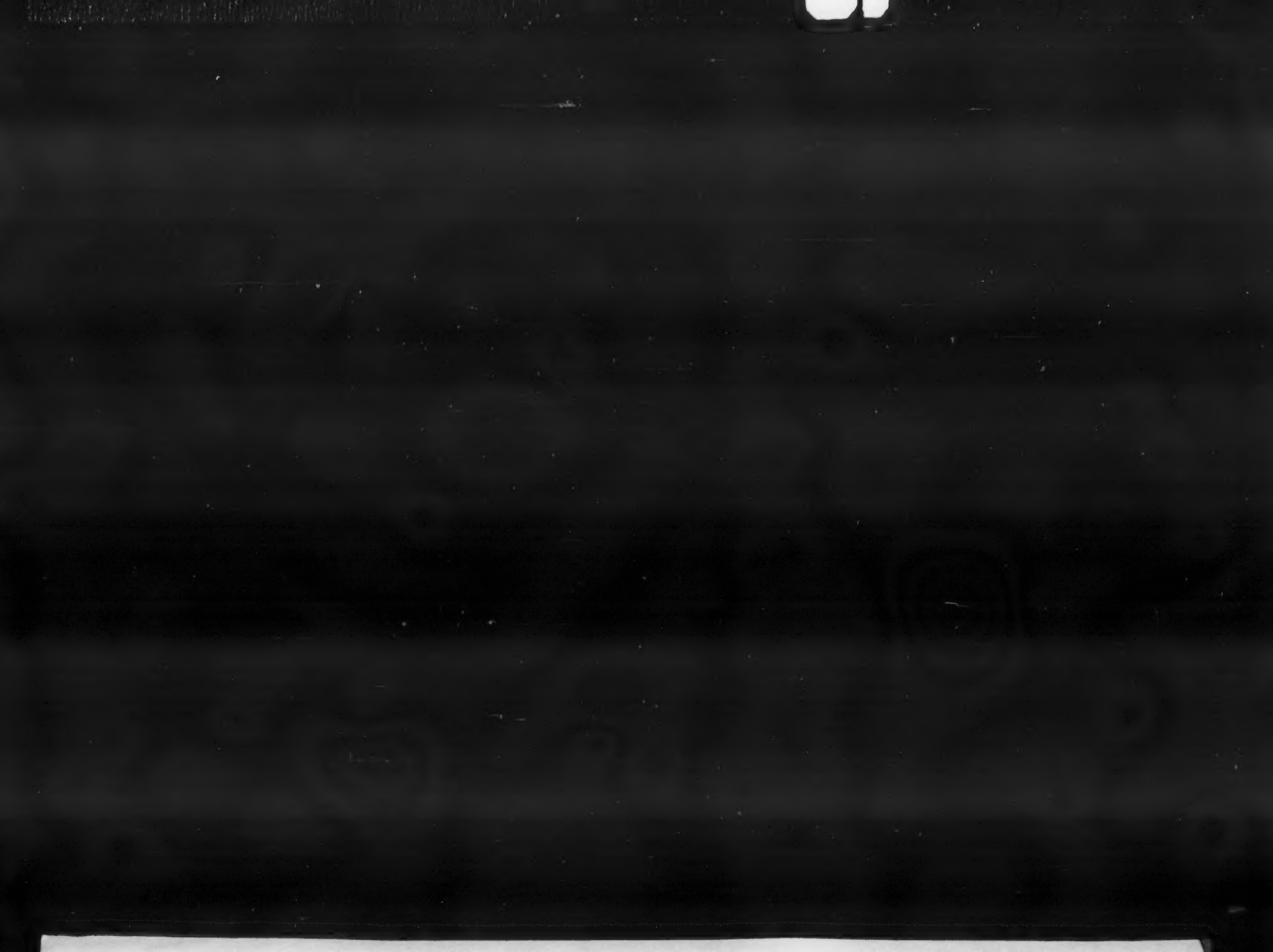
Jobless workers filing initial claims under State programs in September averaged 173,100 per week, compared with 214,800 in August and 194,400 in September 1964. The more-than-seasonal decline this September brought initial claims to the lowest level for any month since September 1955.



A weekly average of 833,900 beneficiaries received payments under regular State unemployment insurance programs in September compared with 901,200 in August and 942,800 in September 1964.



A total of $138.5 million was paid out in benefits to insured jobless workers under regular State unemployment insurance programs in September—a decrease of $9.4 million from August, and $9.8 million below the year-earlier amount.



Unemployment Insurance Review

September–October 1965
Vol. 2 Nos. 9 and 10

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Improving Public Understanding of the Claims Adjustment Process

*J. R. Cohen**

THE job of a claims deputy is, mainly, to determine a claimant's right to unemployment benefits when such right has been questioned. The deputies are in a unique position to foster public understanding of the Illinois unemployment compensation program because their work involves communication with hundreds of thousands of people during a year. Each deputy, therefore, must understand basic concepts of the program, and he must have the desire and ability to convey this understanding to the public. Without being informed of the basic philosophies and principles underlying the statutory provisions, the public will not have a clear understanding of determinations made by the deputies.

In essence, the Illinois Unemployment Compensation Act establishes a system of social insurance designed to partially indemnify, as a matter of right, eligible unemployed workers, who are ordinarily employed, for loss of wages resulting from the lack of opportunity to work at a suitable job. It is financed by compulsory contributions from employers under an experience rating formula which allocates costs among employers on the basis of their experience with the risk of unemployment, and it provides incentives to stabilize employment and to participate in the administration of the act.

How would you interpret this statement to the public? The underlying concept of social insurance, as it relates to our program, is that benefits are paid as a matter of right, but only to individuals who meet the conditions set forth in the law, and that the question of the claimant's means is completely irrelevant to any determination of eligibility. Some objectives of the program, and their byproducts, are as follows:

Alleviate the hardships due to loss of wages of eligible, unemployed workers in a manner to preserve their dignity and self-respect.

Promote the purchasing power of the community.

Provide insured workers with a sense of financial security.

Help preserve their highest skills.

Prevent the dispersal of an employer's labor force during temporary layoffs.

Provide incentives for the stabilization of employment.

Maintain reserves built up during times of expanding economic activity to be paid out during periods of contraction.

Provide for the equitable distribution of the costs of unemployment among employers.

Prevent the deterioration of wage levels.

Help prevent undue labor turnover.

Coverage and Eligibility

The heart of our definition is that the insurance coverage extends only to "loss of wages which results from the lack of opportunity to work." Thus, the deputy must decide in each case of contested eligibility whether the claimant is unemployed because of lack of opportunity to work, or for other reasons. The public should know how he goes about doing this. He starts with the basic assumption that the majority of claimants would be working if they had a chance at a suitable job. This assumption is based on the following considerations:

1. To be eligible, a claimant must have been paid wages for insured work of $800 [1] in a recent four-quarter base period; at least $175 of this must have been paid outside the calendar quarter in which his wages were highest. Thus we have already determined that because of his prior work history he is "ordinarily employed."

2. Our heritage is one of work rather than idleness. The Governor's Committee on Unemployment in its report issued in 1963 made the following statement on this subject:

*Unemployment Compensation Commissioner, Illinois.

(Note: This article is based on a talk given by Mr. Cohen at the Nineteenth Annual Convention, Illinois Deputies Association, at Chicago, Ill., May 14–15, 1965.)

[1] Effective Sept. 5, 1965.

In a society where the common belief is that men who work are useful and those who do not work are not useful, unemployment becomes more than a problem of economics; it becomes one with deep moral and personal undertones. A job not only provides income, it provides standing in the community and self-respect.

3. The claimant has certified that he is "able to work" and "available for work." These phrases have been explained to him in an interview by the deputy, and he has full knowledge of the adverse consequences and penalties which may result from a false certification. He has registered with the Employment Service and thus knows that his certification may be tested by the offer of a job.

4. He has also certified that he has looked for work and specified where.

5. He is usually under an economic compulsion to work, since the weekly benefit amount in most cases is less than half his weekly earnings while employed.

The weekly benefit amount is based on prior earnings and in Illinois ranges from $10 to a maximum of $70. Weekly benefits cannot be more than $42 per week if he has no dependents or $70 if he has four or more dependent children.[2]

Availability for Work

We know that most claimants are involuntarily unemployed but we know also that our unemployment insurance system is not free from abuse by malingerers. This poses an administrative problem, and the public should know how we meet it.

Having started with a realization of the positive factors, we look for the negative factors which may point to the conclusion that the claimant's unemployment is for reasons other than the lack of an opportunity to work at a suitable job. We have facts disclosed by the claimant in the forms he has filed with us and in the conversations he has had with the agency staff. We have observed his appearance and demeanor. We may have received communications from his employer and from other sources, and in appropriate cases we have conducted an independent investigation. As a result, facts may appear indicating that the claimant's unemployment and resultant loss of wages are not insured under our program.

We should call the public's attention to some of these circumstances:

1. The simplest, because it is subject to purely objective evaluation, is that the claimant is not able to work. Our unemployment compensation act does not provide for disability insurance and, although hardships may result from unemployment due to the inability to work, our program does not cover this risk.

2. The claimant does not want to work and is thereby barred by the requirement that he must be available for work. How do we know whether a claimant does or does not want to work? The State legislature has recognized that this is ordinarily a difficult determination to make and has, therefore, created certain irrebuttable presumptions so that if, by his conduct, the claimant places himself in a position where he has deprived himself of the chance to work, we assume that his unemployment is not due to the lack of work opportunities. Therefore, the legislature has decreed that when a claimant has moved to and remains in a locality where work opportunities are substantially less favorable than the one in which he was last employed, he is ineligible for benefits. When a woman leaves work because of pregnancy, she is ineligible for benefits unless she can prove that she is actually able to work, available for work, and actively seeking work. In any event, she is ineligible for benefits for the 13 weeks before the anticipated date of childbirth and the 4 weeks after. An individual who leaves work to marry is ineligible for benefits until such individual becomes the sole support of the family. One who leaves work due to marital, filial, or other domestic circumstances is ineligible until such circumstances cease to exist. When an individual leaves work to accompany or join a member or members of his family in another locality, he is ineligible until he meets certain conditions to reestablish eligibility.

There are other situations in which we come to the conclusion that a worker's unemployment is not due to the lack of available, suitable work. For example:

A worker may so restrict the area in or the conditions under which he will work as to deprive himself of the chance to work.

A worker's domestic circumstances are such that he or she must remain at home to take care of the family.

The worker has absented himself from the area for reasons other than to look for work.

The worker has retired and is no longer interested in working.

The worker has not been looking for work in a manner consistent with a desire to find a job and consequently has not complied with the "actively seeking work" pro-

[2] The amounts given here became effective Sept. 5, 1965.

vision. We could spend a great deal of time on the history of this provision and its various ramifications. Basically, the public should know that the requirement results from the commonsense belief that a person who really wants to work will be out looking for a job. A simple explanation to the public of what we require is that a claimant make those efforts which a reasonable person who sincerely wants to work would make to find a job.

Discharge for Misconduct

The public should understand that we make a determination of eligibility for each week for which benefits are claimed, but events that occur at the time of separation have an effect on a claimant's eligibility for subsequent weeks. If a claimant quits his job or so conducts himself that his separation from his job is inevitable, his subsequent unemployment is not due to lack of opportunity to work, and the ensuing unemployment is not a basis for compensation. Thus, if a worker acts in willful disregard of his employer's interests, and is discharged for misconduct connected with his work, he is disqualified.

Sometimes employers allege certain acts as misconduct connected with work when in fact the discharge was for inefficiency or failure to meet certain employer's standards for which the claimant was in no way at fault. A claimant who is discharged because he cannot turn out the minimum work regardless of how diligently he applies himself is not discharged for misconduct.

Examples of conduct which may be disqualifying are: Absences without notice, violations of reasonable company rules regarding safety, misuse of company property and equipment, and failure to observe reasonable obligations towards fellow employees and supervisors.

Separation: Voluntary or Involuntary?

When a worker quits his job, his subsequent eligibility for benefits depends upon the circumstances under which the quit occurred. In some States, a worker will not receive benefits if he quits without good cause attributable to his employment or employer. The theory here is that if an employer creates such conditions of employment which no reasonable person should be expected to tolerate, the worker's separation is involuntary and the subsequent unemployment should be compensated. But if the worker quits for other reasons, he is causing his own unemployment and should not be eligible for benefits. It is argued that in the field of commercial insurance one's policy does not usually cover hazards which can be deliberately created by the insured. Further, the proponents of this theory argue that, since employers pay for the cost of the program, they should not be charged with unemployment which they did not cause and which is not attributable to the employment relation. However, when confronted with specific situations, some proponents of this theory are inclined to temper it when social justice appears to require it. Thus, even in some of these States, a worker who quits because of certain compelling personal circumstances is not disqualified.

The "attributable to the employer" rule is not in effect in Illinois. Rather, the question is: Did the worker conduct himself as a reasonably prudent person in quitting his job? If the answer is yes, his conduct is not inconsistent with a desire to work and the quit does not result in a disqualification. If it is no, it does.

Refusal of Suitable Work

If a person refuses a job offer without good cause, he has been afforded an opportunity to work. Should he, therefore, be barred from the receipt of benefits? This depends on whether the job offered him was suitable. You will recall that one of the objectives of the law is to preserve a worker's highest skill. Another precept is that the unemployment compensation system should not be used to depress wage levels. Still another is that the insurance should be broad enough to give a worker a reasonable opportunity to find employment comparable to that at which he is customarily employed. The law, therefore, sets standards of suitable work and requires that the deputy in each case determine the degree of risk involved to the claimant's health, safety, and morals; his physical fitness and prior training; his experience and prior earnings; his length of unemployment and prospects for obtaining work in his customary occupation; and the distance of available work from his residence. The law further provides that no work is suitable if the pay or other conditions of work are substantially less favorable to the individual than those prevailing for similar work in the locality.

Duration of Disqualification

Where we have disqualified a claimant because he has so conducted himself as to be responsible for his own unemployment, the question arises:

For how many subsequent weeks is his unemployment attributable to his unreasonable act? Again, there exists a difference of opinion. In some States, the claimant is disqualified for the duration of his unemployment on the theory that if it were not for his unreasonable conduct or his voluntary separation he would be at work, and that employers should not bear the cost of such unemployment. Again, this is not the rule in Illinois. With the exceptions mentioned later in this article, the disqualification attributable to the ensuing unemployment is temporary.

The theory here is that an individual should be held only to the foreseeable consequences of his own act; that the disqualification provisions of the Unemployment Compensation Act are not intended to punish him; that the disqualification is imposed only so long as his unemployment is attributable to his unreasonable act and not thereafter; that an individual should be disqualified only for the period that it normally takes an unemployed person to get another job. By coincidence or design, this is and has been for many years approximately 6 weeks, not only in Illinois but in the United States as a whole. Unless his unemployment ends sooner, we impose a 6-week disqualification for acts of misconduct, and refusal of suitable work without good cause, and an 8-week disqualification for a voluntary quit without good cause. During these weeks he must comply with all the reporting, registration, and availability requirements of the law.

However, where a worker has earnings in fewer than three quarters of his base period, he must earn as least six times his current weekly benefit amount before qualifying for benefits if he is disqualified for misconduct or a voluntary quit. This provision was added by amendment and can be justified on the assumption that a person with only a sporadic work history will probably take longer to obtain work than one with a good employment record. The imposition of a disqualification does not reduce the total amount of benefits a claimant may draw if he remains unemployed and otherwise eligible. This normally varies from 10 to 26 weeks, depending on his prior earnings.

However, a person who is discharged because of the commission of a felony or theft in connection with his work should bear the complete consequences of his illegal act, and he loses his rights to benefits based on wages paid him prior to the commission of the act.

Work Stoppage

The question frequently arises as to whether a worker who is not working because of the existence of a labor dispute at the place where he is or was last employed should receive benefits. Is he unemployed because of the lack of opportunity to work? Is he unemployed because of his own unreasonable act? Was he locked out from his job by the employer? None of these questions is relevant to a determination of his benefit rights. A strike and a lockout are tactics of economic warfare in which the State remains neutral. To pay benefits to strikers would be to subsidize the strike. No distinction is made as to whether the unemployment results from a strike or a lockout and no consideration is given to the reasons for the dispute, since to do so would require the State to judge the merits of the dispute and would mitigate against the State's neutrality.

The policy is to leave the combatants to resolve their dispute without involvement of the unemployment compensation program. The law distinguishes between individuals involved in the combat and innocent bystanders by providing that one who is not participating in or financing or directly interested in the labor dispute which causes the stoppage, or who does not belong to a grade or class of workers who are so participating or financing or interested, are not ineligible by reason of the stoppage caused by the dispute. To preserve the State's neutrality the law also provides that no job offer is suitable if the position offered is vacant owing directly to a strike, lockout, or other labor dispute.

Disqualifying Payments

The law also provides that certain types of payments are disqualifying. For example—temporary workmen's compensation, vacation pay, retirement pay, and backpay awards. These are deducted from the worker's benefits.

In the case of vacation pay, which is paid in connection with a separation, unless a timely notice of possible ineligibility is submitted, showing the period after the separation to which the vacation pay applies and the amount, the payment is not disqualifying in Illinois.

Employer's Participation

Mentioned at several points here is the employer's interest in payment of benefits or the disqualification of his former workers. In the statement of

the functions of the Unemployment Compensation Act, it is noted that the program is financed by compulsory contributions from employers under an experience rating formula which provides incentives to stabilize employment and to participate in the administration of the act. Even though most employers treat unemployment compensation as another cost of doing business, and adjust the price of their product or service accordingly, some employers because of competitive conditions cannot do so.

All employers are required, by the director's regulations, to keep records and file reports and notices to the agency of possible ineligibility. In return, the employer benefits generally from the fulfillment of program objectives mentioned earlier, but more directly from the opportunity to reduce the rate at which he pays contributions. To do so, he must give the deputy an accurate report of all the facts to enable the agency to make an appropriate determination of the claimant's eligibility. He can also reduce his rate by preventing unnecessary turnover through good personnel practices. These steps are feasible and have been proven without question to have a direct effect on an employer's contribution rate.

Without an employer's legitimate participation in the administration of the act, we would be deprived of a major source of information as to the circumstances surrounding the worker's separation and be seriously hampered in making objective determinations. It is essential, therefore, that the employer as well as the worker be accorded all of the rights afforded by the law and his legitimate participation be given recognition by sound and adequate factfinding. Unless this is done, the program will not receive public approval.

An awareness by the public of the basic concepts which underlie our program is essential to its general acceptance and improvement. Deputies and other agency personnel will contribute much to this end by using every opportunity to disseminate this information.

Illinois Deputies Association*

THE Illinois Deputies Association is a very active employee-created organization formed 25 years ago by unemployment compensation deputies as a means of improving their job skills and achieving a professional level in the performance of their duties. Membership is voluntary and is open to all employees of the Illinois Unemployment Compensation Agency whose job assignments are intimately and directly concerned with the determination of claimants' rights to unemployment compensation benefits in doubtful and contested cases, up to the supervisor of benefits.

Membership in the statewide association is through membership in the subchapter for the district in which the employee's assignment is located. The Metropolitan Chapter covers Cook County, and there is a subchapter for each of the downstate UC field supervisory areas. The Deputies Association has contributed to self-development and job satisfaction and has been instrumental toward bringing prestige to the deputy position.

The State Association conducts an annual convention each May. Subchapters meet more frequently. A publication called "Findings of Fact" is published periodically.

In December 1939, several deputies suggested that a professional group be formed for the purposes of getting acquainted, the interchange of ideas, and to further their mutual advancement. As a result of the first gathering, an informal organization was formed. In March 1940, an executive committee was set up to establish the association. This committee concerned itself with ob-

*Prepared by Illinois Deputies Association.

taining a clear definition of the claims deputies' authority, and it recommended a complete training program and regular staff meetings.

The original Statement of Policy of the Association set forth the purposes of the IDA as follows:

1. To promote educational programs by means of lectures, roundtable discussions, and publication of information pertaining to the professional aspects of our work.

2. To discuss common problems relating to our work, and to engage in such activities as shall effect the professional advancement of the group; to afford a means whereby such internal problems as affect the proper exercise of our duties as deputies may be brought to the attention of administrative officials of the agency and of the Social Security Board.

3. To extend to our fellow deputies the opportunity to become acquainted and to engage in social activities as a group.

Some of the major activities carried on by the Association have been:

Training clinics—started in 1941.

Job analyses studies—continuing activity since 1940.

Meetings with the Commissioners on professional standards, staffing, decentralization of determinations, service ratings, training, coordination versus integration of ES–UC, seminars, layoffs and demotions, legislation, job descriptions, and promotional policy.

Meetings with Regional Office and Employment Security personnel, with Position Classification Service, and with Illinois Civil Service Commission.

Issues Reflected in Recent Appeals Decisions*

Lockout: An Exception From the Labor Dispute Disqualification

"OUR contract ran out but we want to go to work and our union wants us to continue working while they negotiate, but the company won't let us. They locked us out! Since our unemployment is involuntary, aren't we entitled to benefits?"

In most States the response would be an unequivocal "No!" for their statutory provisions eliminate consideration of the cause of the dispute. It is immaterial whether the demands were made by the workers or by the employer, and the reasonableness or the unreasonableness of the demands is not considered, for the merits or motives have no bearing. In these States, and they constitute a substantial majority of all the States, any concept of fault in a labor dispute is irrelevant. In some, the denial of benefits is principally based upon the length of time that the dispute is in active progress; in the others benefit payments are contingent upon the effect that the dispute has upon the work production of the employer—that is, benefits are denied while the dispute causes a significant curtailment of production, and allowed when the dispute does not adversely affect operations and the employer is able to maintain normal or near normal production. Statutory provisions which have this effect have been construed in a number of scholarly explorations of the subject [1] as an attempt by these States to achieve a reasonably high degree of neutrality in labor disputes, without the need for consideration of their individual merits.

Some States, however, do not follow the general pattern. In these States (Arkansas, California, Colorado, Connecticut, Kentucky, Minnesota, Mississippi, New Hampshire, Ohio, Pennsylvania, Utah, and West Virginia) unemployment due to a lockout is excepted from the application of the labor-dispute qualification, and this is accomplished either by means of precise statutory provi-

*Prepared in Division of Determinations and Hearings, Office of State Operations, Unemployment Insurance Service, Bureau of Employment Security.

[1] Jerre S. Williams, "The Labor-Dispute Disqualification—A Primer and Some Problems," *Vanderbilt Law Review* (February 1955), pp. 338–375.

sion or by interpretation of the statutory language. For example, the California Unemployment Insurance Code (sec. 1262) provides, in pertinent part:

> An individual is not eligible for unemployment compensation benefits, and no such benefit shall be payable to him, *if he left* his work because of a trade dispute . . . (italic added).

This has been interpreted to mean that if the employer resorts to a lockout in a labor dispute, the disqualification shall not apply because the claimant has not left work of his own volition. As an example of a statutory provision which specifically excepts lockouts from the labor-dispute disqualification, the Kentucky Unemployment Compensation Law contains a proviso in the labor-dispute disqualification (sec. 341.360) which states:

> For the purpose of this subsection a lockout shall not be deemed to be a strike or bona fide labor dispute and no worker shall be denied credit for a waiting period or be denied benefits by reason of a lockout . . .

At first it might appear that the problem of distinguishing between a strike and a lockout might be solved simply by carving out "lockout" from the definition of labor dispute and applying only the remaining portion of the definition as the basis for disqualification. However, a review of decisions from States which exclude lockouts from the labor-dispute disqualifications reveals that drawing a distinction between a strike and a lockout can be a problem of major proportions.

Perhaps the elusive line of demarcation between a strike and a lockout is due to a new element (foreign to labor-dispute decisions in most other jurisdictions) that becomes a major factor in making the distinction between strikes and lockouts, namely, the element of "fault." Within this context, the term fault does not necessarily connote blameworthy or wrongful conduct, nor the commission of some impropriety, nor a censurable shortcoming; rather it concerns and is attributed to the party who upsets the status quo—the one who takes the step which becomes the principal producing cause of the work stoppage. With fault or blameworthiness as a factor for consideration in distinguishing between a strike and a lockout, it does not necessarily follow that the refusal of the employees to work is a strike, for the employer may have been at fault. Nor does it necessarily follow that the refusal of an employer to furnish continued employment is a lockout, for the claimants may have been blameworthy.

The claimants were willing to work, but the employers were unwilling to continue furnishing work in the case of *Coast Packing Company* v. *California Unemployment Insurance Appeals Board et al.* (District Court of Appeals of the State of California, July 27, 1965, CCH-Calif. Par. 8055). But benefits were denied on the basis that the employees were at fault because they wielded the economic weapon which left their employers no reasonable alternative other than to shut down. The employers were engaged in the meat packing and processing business and were members of an association which functioned as their collective bargaining agent; the claimants were represented by a local butchers' union.

Under normal circumstances, the employers maintained a large number of animals in pens awaiting slaughter and kept large quantities of freshly slaughtered meat in their coolers. These commodities are highly perishable and, in the event of a work stoppage while the pens and coolers were full, the employers would stand to lose approximately $2 million from deaths and spoilage.

In prior years negotiations were undertaken shortly before the expiration date of the contract. On this occasion the union obtained strike sanction, presented bargaining demands, and threatened an immediate strike if its demands were not met. This tactic forced the employers into the position of acceding to the demands of the union or risking heavy losses because of a sudden strike. To circumvent this maneuver, the employers requested assurances that no strike would be called without first providing them an opportunity to clear their pens and coolers to avoid spoilage of meat and the death of animals awaiting slaughter, with the understanding that any new contract would apply retroactively. This request was rejected by the union. Therefore, the employers began a shutdown of operations which was completed prior to the expiration of the contract and which resulted in the unemployment of the claimants.

The court held that the claimants were subject to disqualification because their loss of work was a foreseeable result of the tactic which they employed—that is, reserving the right to call a strike at a time when it would hurt the employers most, thereby forcing the employers to shut down. The

court noted significantly that the employers used the shutdown as a defensive measure exclusively, and did not make use of the lockout as an economic weapon to strengthen their bargaining position. The court applied a principle which it described as the "volitional test rule," stating that it is applied

> . . . against the party who strikes the first blow with the drastic economic weapon of strike or lockout . . .

The court noted further:

> The rule works impartially as to both employees and employers and puts each group on notice that the one which creates and first applies the economic weapon in a trade dispute . . . may have to bear the responsibility for foreseeable reprisals.

To show what is expected of the parties in order to conclude that fault for the work stoppage was not attributable to them, the court quoted from a decision of another jurisdiction (*Westinghouse Electric Corp.* v. *Unemployment Compensation Board of Review; Hughes Unemployment Compensation Case*, 144 A. 2d. 685, 187 Pa. Super. 252):

> The actions of the employer and the employee must be subjected to the test of a reasonable desire to maintain the employment status.

Thus the court concluded that because the employers had reasonable grounds for belief that a strike was imminent, they were entitled to take reasonable steps to protect their property prior to and in anticipation of the strike. In the words of the vivid analogy given in the decision, "The pedestrian need not wait to be struck before leaping for the curb."

In the case of *Philadelphia Marine Trade Association* v. *Board of Review*, Nov. 13, 1963 (195 A. 2d. 138, 202 Pa. Super. 149, CCH-Pa., Par. 9142), a group of longshoremen refused to work in a concerted effort to force the employer to change certain conditions of their employment.[2]

The claimants were working under an unexpired contract that contained grievance machinery for the settlement of disputes between employees and employers. A group of the longshoremen was assigned the task of unloading 100-pound bags of sugar from a particular vessel by means of pallets. They maintained that this method was perilous to life and limb because some of the bags fell from the pallets, and they demanded that the employer substitute slings for the pallets. (Use of pallets was subsequently found to be an unsafe method by an impartial arbitrator.) The employer insisted that the claimants continue working under the same conditions until the matter could be settled by the grievance procedures contained in the contract, but the claimants refused and the matter reached an impasse. Although it was acknowledged by the court that this was a "dispute," the merits weighed so heavily in favor of the position of the claimants that the court made a distinction between this and the usual labor dispute, and noted:

> Both the referee and the board found that the unemployment of claimants was due to a lockout by the appellant and not such a labor dispute as would have rendered claimants ineligible to recover benefits under section 402(d) of the Unemployment Compensation Act. . .
>
> * * * * *
>
> The employees engaged to unload the ship left their jobs because of abnormal hazards. This would entitle them to benefits under our decisions . . . Ordinarily, quitting their job over such a dispute would not entitle those employees to benefits; however, the use of pallets in raising the cargo from a full hold in this particular case, where the ship and its hatches were small, created an imminent and immediate peril to the workmen therein and a situation which was more than a mere dispute to be settled under grievance procedures.

Thus, the court attributed the element of fault to the employer to such a great degree that even though the claimants, acting through their recognized bargaining agent, refused to work in a concerted effort to force more favorable working conditions, it was removed from the scope of strike.

Another case from the same jurisdiction also places great emphasis upon the concept of fault in drawing the distinction between a strike and a lockout. In the case of *Small Tube Products, Inc.* v. *Board of Review* (181 A. 2d. 854, 198 Pa. Super. 308; CCH-Pa., Par. 9050, June 13, 1962) because of financial trouble due to foreign competition, the employer proposed a substantial reduction in pay from the rates previously paid and adamantly refused to continue operating under the old provisions while negotiations continued. Even though the employer's "doors were open" on the employer's terms and the claimants refused to work, the court construed this to be a lockout. The court held that a lockout may be effected by an employer imposing such terms on the continued employment of the claimants that they reasonably

[2] Benefits were also allowed without disqualification in the same decision to another group of longshoremen—members of the same union—who were locked out by all of the stevedoring companies in the port in retaliation against the refusal of members of the union to work.

could not be expected to continue work. To show this point, the court quoted the following from a prior decision (*Wrotney Unemployment Compensation Case*, 400 Pa. 440, 163 A. 2d. 91):

> The sole test . . . of whether the work stoppage is the responsibility of the employer or the employees is reduced to the following: Have the employees offered to continue working for a reasonable time under the pre-existing terms and conditions of employment so as to avert a work stoppage pending the final settlement of the contract negotiations; and has the employer agreed to permit work to continue for a reasonable time under the pre-existing terms and conditions of employment pending further negotiations? If the employer refuses to so extend the expiring contract and maintain the status quo, then the resulting work stoppage constitutes a "lockout" and the disqualification for unemployment compensation benefits in the case of a "stoppage of work because of a labor dispute" does not apply.

The problem of distinguishing between a strike and a lockout is intensified by the fact that different jurisdictions place different degrees of responsibility upon different parties to avoid the work stoppage. Consequently, interpretations vary as to the party at fault in factual situations that are basically similar. For example, in the case of *D. J. B. Collieries Co.* v. *UIC* (Kentucky Court of Appeals, May 8, 1964, 389 S.W. 2d. 929, CCH, Ky., Par. 8266), the facts were strikingly similar to those in the *Small Tube Products* case. The claimants were coal miners working under an industrywide contract which authorized termination by either party on 60 days' notice. The company served notice of its intent to terminate the agreement and posted new conditions of employment to be effective as of the expiration date of the old contract and which eliminated certain of the major fringe benefits enjoyed by employees under the old contract. The employees refused, although they were willing to continue working under the old terms, but this was unacceptable to the employer. A work stoppage resulted. The Commission's decision, which would have allowed benefits to the claimants on the basis that this was a lockout, was reversed by the Court of Appeals. The court stated:

> It is our opinion that if the employer, on termination of a previously existing contract, announces that he will not continue to furnish employment unless the employees forthwith agree to a new contract (with a fixed period of duration), he will be deemed to have imposed a lockout, regardless of whether the proposed new contract may be considered more favorable to the employer than was the former contract. On the other hand, if the employer merely announces that certain terms and conditions of employment will prevail for an indefinite period, without foreclosing the possibility of negotiations leading to a new contract, we do not believe his action can be classified as a lockout, regardless of whether the terms and conditions he specifies are more favorable to him than were those of the former contract. (A possible exception would be where the specified terms and conditions are so onerous or outrageous as to be the equivalent of no employment at all.) . . .
>
> We realize that the effect of this view might be to permit an employer to keep his temporary terms in force for a prolonged period, simply by refusing to enter into a new contract on any other terms, and thus require the employees to resort to a strike in order to gain the terms they want. But we are not aware of any principle of law that would keep the employer from gaining this advantage . . .

In a later case, *UIC* v. *South-East Coal Co.* (Kentucky Court of Appeals, Apr. 23, 1965), the court reaffirmed its view that in instances in which the employer imposes less favorable terms on a basis that is construed to be temporary while negotiations continue, the claimants have not been locked out and if they refuse to work on these terms they bear the fault for an ensuing work stoppage. The employer proposed that the working hours be increased by four per week without a corresponding increase in pay and that certain major fringe benefits be eliminated. The Commission concluded that the terms and conditions offered by the employer were so "onerous" as to justify their rejection by the claimants, and held that this was tantamount to a lockout. The court disagreed. It noted that the agency found as a fact that the company had been placed in an unfavorable competitive position and had to reduce costs. The court stated:

> The action of claimant-appellants in refusing to discuss *any* new working terms in the face of appellee's willingness to continue operations in the manner heretofore described [under the new terms proposed by the employer] while negotiations were under way, places full blame on them for the work stoppage. Thus their action amounts to a strike and accordingly they must be denied unemployment benefits.

The most notable feature of decisions from those States which exclude lockouts as a basis for disqualification is that they represent a departure from the traditional labor-dispute decision merits of the dispute. It is apparent from these decisions that the lockout exclusion necessitates some investigation into the merits of the dispute. However the investigation is confined to an exploration of which party is deemed to be at fault in bringing about the work stoppage. This of course is not an evaluation of the true merits but rather it is

simply a device to fix "blame" upon the instigator of the work stoppage—the party who upset the status quo.

Is the lockout exclusion a sufficiently satisfactory device to create a more equitable basis for the allowance or the denial of benefits? Does the lack of uniformity of interpretations present any significant problem to States which may contemplate a lockout exclusion? Would the allowance of benefits in the event of a lockout thwart the general theme of government neutrality in labor disputes? Would the lockout exclusion overbalance and outweigh the equities in those instances in which the employer's insistence upon a wage decrease is dictated by economic factors beyond his control, or where the union's insistence upon more favorable working conditions would prove to be completely meritorious if fully explored?

Unemployment Insurance Decisions*

I Won't Talk, Don't Ask Me!

Connecticut.—A rewinder for a metals establishment failed to talk to three of her fellow workers for personal reasons. Management objected to this and tried to get her to talk. At a meeting, union and management representatives discussed the situation with the claimant, and she became excited at the possibility of being obligated to communicate and speak with her fellow employees. The Commissioner, in his decision, up held the claimant's right to be silent. He held that it is not wilful misconduct in the course of the employment to fail to speak to one's fellow employees. He said: "No law, among the many in our statute books, requires that. Neither is it required by any of the precedents in the decisional law of the judges reaching back to the 11th century. We think that the right to remain taciturn certainly exists in every human being while he is employed in the tasks required to earn his daily living." Nor could the Commissioner find that the claimant's reactions, when the employer was attempting to obligate her to speak to her follow employees, were in themselves wilful misconduct in the course of her employment. (Commissioner Decision No. 675–D–65, Aug. 11, 1965.)

International Romance

Arizona.—A 58-year-old carpenter, citizen of Canada, working in the United States, advertised in a Canadian paper for a wife, explaining that since carpentry work is not steady he could not afford to get married unless he found a woman with means. A man in Canada responded that his wife had a wealthy friend residing in Poland, and that the friend was looking for a husband. The claimant wrote to the lady and she assured him that she had a fur business in Poland and had money for her passage if he would come for her. The claimant obtained a passport and visa, and went to Poland. He found she did not have any money, and he did not have enough to pay for her transportation to this country. Furthermore, he could not obtain permission to marry her. He returned to the United States to earn enough money to finance her trip here. He secured employment as a carpenter, bought a plane ticket for his fiancee, and sent it to Poland. Then she could not get permission to leave Poland or arrange for a proxy marriage. She was told that she could leave only with a relative who would vouch for her. The claimant then applied for another passport and visa, secured a job with a construction company, and after working for 2 months he again left for Poland. This time he succeeded in marrying the lady and after several months was able to bring her to the United States. But he had left his construction job without applying for a leave of absence. The Employment Security Commission denied benefits, explaining that although a claimant may separate from employment for a compelling personal reason and not be disqualified, quitting to get married is not such a compelling personal reason. (Appeal No. 754–65A, C–108–65A, Aug. 27, 1965.)

We Wear What We Sell

Michigan.—A sportswear saleslady was discharged for her failure to wear and display the employer's spring merchandise. The referee's decision found that the supervisor's instruction was reasonable but that the claimant's failure to comply was also reasonable under the circumstances. The claimant testified that she had a cold and sore throat on the day involved, which necessitated her wearing warmer clothes, particularly because the premises were not well heated. Her failure to comply with the supervisor's instruction was therefore not misconduct. The referee's decision was affirmed by the Appeal Board. (Appeal Docket No. B65–1121–33825, July 16, 1965.)

Baby Sitting While Looking For Work

Nebraska.—Since his wife was working days, an unemployed father had to take their 15-month-old son with him while seeking work as a truckdriver, mechanic, or salesman. Ordinarily, he would leave the baby in the

*Prepared in Division of Determinations and Hearings, Office of State Operations, Unemployment Insurance Service, Bureau of Employment Security.

car during interviews. The Appeal Tribunal found that since the claimant had made no arrangements for the care of his child, and his opportunity for immediate employment was severely frustrated by his carrying the child with him to interviews, he could not be considered available for work. (Appeal Tribunal Decision No. 199, Sept. 1, 1965.)

Truth and Consequences

Arkansas.—Two brothers were working on a low-rent government project, each receiving a wage of $1.25 an hour. They were instructed by the employer to tell the project supervisor they were making $2 an hour. On a Friday, the claimant (one of the brothers) was asked his rate of pay and said, truthfully, it was $1.25. The project supervisor made a note of his answer, and a fellow employee said he probably would be fired for giving the wage information to the project supervisor. Later the claimant and his brother between them received $650 in back wages.

The following Monday, the two brothers reported for work, but an argument ensued. The employer maintained that the brothers were told to work on another project but instead of complying, proceeded to tell the other crew members about the matter, causing chaos and confusion as the others were busy loading materials and tools for their own assignments. When the two brothers were told to leave the other crew members alone, they quit because of dissatisfaction with their wage rate. The claimant maintained that he did not complain about his wage rate, as he was glad to get that much; and he did not quit but was laid off. The appeals referee found that the circumstances surrounding the case and nature of the conversation at the separation indicated that the claimant was separated under nondisqualifying conditions. (Appeal No. 65–AT–1901, Aug. 20, 1965.)

Employer May Change His Mind

Virginia.—A worker on the 3 to 11 p.m. shift was told at 3 o'clock that on the following day he and other workers would be laid off for lack of work. At 7 p.m. the claimant asked for permission to leave to contact another employer who might give him a job. According to the employer, a container manufacturer, the claimant was not given permission to be off, and was discharged under a company rule which required permission before taking off during working hours. The appeals examiner said in his decision that before leaving this job the claimant should have made sure that he had permission to be off. Although he claimed that he thought he had permission, he did not in fact have it. The fact that he was to be laid off the following day made no difference "because it is considered by the Virginia Employment Commission that the employer can change his mind and extend the length of employment of an individual." (No. UCFE–526–522, Mar. 9, 1965.)

Trends in the Economy*

Third Quarter 1965

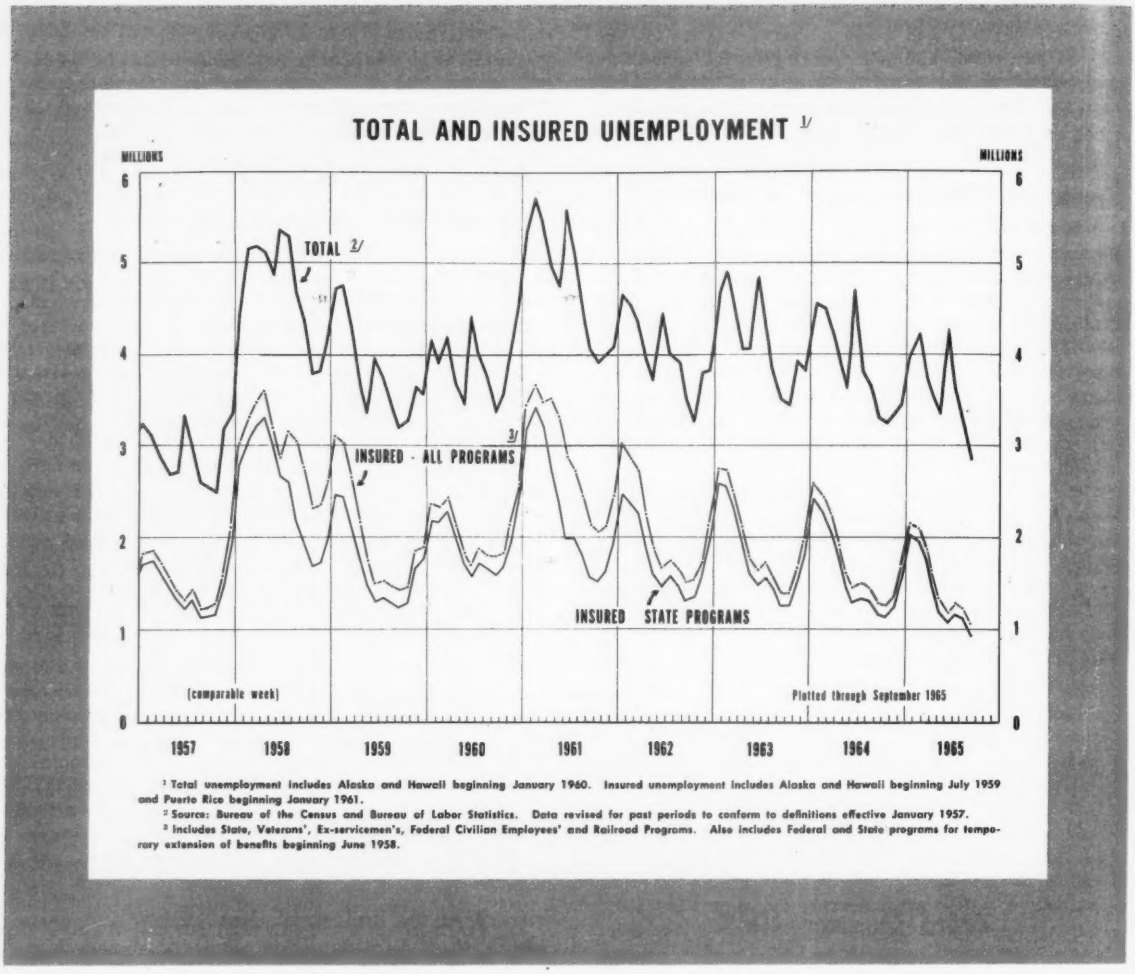
ECONOMIC activity, stepping up during the 1965 third quarter, overshadowed the vigorous performance of the previous quarter, and maintained the strength and balance that have characterized the upswing during the past 55 months. Steel and autos continued to dominate economic developments. Users' large-scale stockpiling of steel in July and early August as a hedge against a possible steel strike was followed by a cutback in steel orders and output after the contract settlement in early September. Although the slowdown in steel resulted in a September decline in industrial production, the output index for the quarter as a whole was at a record high. During the quarter, auto producers concluded the most successful production (and sales) model year in the history of the industry. New orders and shipments of all durable goods remained at very high levels, with rising orders for aircraft and aerospace equipment. Further, the rate of personal income scored three successive monthly records, and retail sales remained strong.

Employment was one of the brightest spots in the economy during the July–September period; major improvements took place among all age groups. Total unemployment declined, with the jobless rate falling to 4.4 percent from 4.6 percent in the preceding quarter. In September, the unemployment volume fell below 3 million for the first month in 8 years.

Business Activities

Gross national product was at a seasonally adjusted annual rate of $677.5 billion for the 1965 third quarter. The rate of growth varies from quarter to quarter, but over the past 18 months

*Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.



[1] Total unemployment includes Alaska and Hawaii beginning January 1960. Insured unemployment includes Alaska and Hawaii beginning July 1959 and Puerto Rico beginning January 1961.

[2] Source: Bureau of the Census and Bureau of Labor Statistics. Data revised for past periods to conform to definitions effective January 1957.

[3] Includes State, Veterans', Ex-servicemen's, Federal Civilian Employees' and Railroad Programs. Also includes Federal and State programs for temporary extension of benefits beginning June 1958.

the increase per quarter has averaged about $10 billion. The rise between the second and third quarters this year amounted to $11.6 billion, with nearly every major component registering gains. Personal consumption expenditures (which usually account for nearly two-thirds of GNP) rose by $7.8 billion to $432.2 billion (annual rate), or 70 percent of the total GNP increase. Consumer spending for durable goods (which had declined slightly in the second quarter) rose by $1.7 billion, nondurable expenditures were up by $3.4 billion, and spending for services moved up by $2.8 billion. Following a decline in the second quarter, private investment expenditures rose by $700 million to an annual rate of $101.8 billion. Investment in nonresidential building and producers' durable equipment showed gains during the quarter, but declines in nonfarm housing and in additions to business inventories partially offset these increases.

Federal Government purchases of goods and services increased by $1.4 million during the quarter, owing largely to a rise in defense outlays, while spending by State and local governments rose by $800 million. The surplus of U.S. exports over imports widened to a $7.8 billion rate from the $7.5 billion rate of the second quarter.

Comparing the 1964 and 1965 third quarters, GNP was up by $42.1 billion this year, with gains recorded in all components except net exports. Personal consumption expenditures were up by $27.6 billion, private investment by $9.2 billion, and government purchases by $6.4 billion.

The *index of industrial production* (1957–59 =100) set record highs in July and August but moved down a little in September—the first decline in almost a year. The high level of the index in the first 2 months of the quarter reflected the vigorous production in primary metals and transportation equipment. The seasonally adjusted index for primary metals reached an alltime high of 148.7 in July, while the transportation equipment index set a record of 151.5 in August. Cutbacks in steel output reduced the total industrial production index to 143.0 in September, with the primary metals index dropping to 129.9 from August's 145.0. Despite the September decline, the industrial production index in the third quarter of 1965 averaged 143.9, up by 2.2 points from the previous quarter.

Steel production in September dropped to 9.9 million tons, compared with 11.3 million tons in August and 11.6 million tons in both June and July. Tonnage output moved down steadily during September, as consumers continued to work off stockpiles built up before the industry's September 3 labor settlement. Nevertheless, production in September carried the output total for the first 9 months of 1965 to 103 million tons, some 10 percent above the figure for the comparable 1964 period. (Total tonnage in 1964 came to 127 million tons—the record.)

Summer production of autos made in the United States capped the most successful model year in automobile history, as a total of 8.7 million units were produced in the 12-month period September 1964 through August 1965. The annual model-changeover period began a few weeks later this year, since production of the more successful 1965 autos was extended; however, most of the 491,500 cars produced in September were 1966 models. The new models were introduced to the public in the September 30–October 14 period, and preliminary reports indicate a very favorable response as the auto industry heads toward its fifth record year in a row.

Spurred by the continuing strength in most sectors of the economy, businessmen once again raised their proposed *capital expenditures* for 1965. The August survey (conducted by the U.S. Department of Commerce and the Securities and Exchange Commission) indicated that capital spending for all of 1965 would reach a high of $50.9 billion—some 13.4 percent over the previous record of $44.9 billion in 1964. The earlier 1965 survey, in May, indicated an over-the-year increase of 12.3 percent. The August survey largely reflected expanded plans of commercial concerns, communications companies, and nonrail transport outfits, as well as somewhat larger spending by both durable and nondurable goods manufacturers. Spending by all manufacturers in 1965 is now projected at $21.88 billion—18 percent over the $18.58 billion spent for capital equipment in 1964. Capital spending by durable goods manufacturers is expected to reach $10.96 billion in 1965, or a 16-percent over-the-year gain, while a 19-percent rise to $10.92 billion is expected for the nondurable goods sector.

In the third quarter of 1965 *personal income* was at an annual rate of $536 billion—up by 2.1 percent from the previous quarter. Most of this rise resulted from military pay raises, effective in September, and the September lump sum payment in Social Security benefits covering a 7-percent increase retroactive to January. For the first 9 months of 1965 the annual rate of personal income was at $525.8 billion, some $35.0 billion above the figure for the comparable 1964 period. All major sectors showed over-the-year gains. The largest rise was in wages and salaries (up by $24.8 billion to a $335.2 billion rate), while dividend income rose by over a billion dollars to $18.2 billion. Agricultural income, at a $17.9 billion rate, was $1.6 billion above 1964.

Retail sales declined a little between July and August, from $23.74 billion (seasonally adjusted) to $23.54 billion, and then rose to a new high of $23.77 billion in September. Retail sales for the quarter averaged $23.7 billion per month—some $500 million above the second quarter. Durable goods sales during the third quarter averaged $7.8 billion per month; and nondurables, $15.8 billion. These levels represented increases of $178 million and $326 million, respectively, over averages for the previous quarter.

Developments in the steel industry and increased defense-connected purchases by the Government were the chief factors influencing the volume of *new orders for durable goods* in the third quarter of 1965. Under pressure from a possible steel strike, new orders for primary metals rose in July, but as the probability of a strike faded order volume began to lessen. However, there were sharp increases in orders for transportation goods, reflecting order gains for aircraft and aerospace equipment. Machinery orders held steady. For

STATE INSURED UNEMPLOYMENT AS PERCENT OF AVERAGE COVERED EMPLOYMENT

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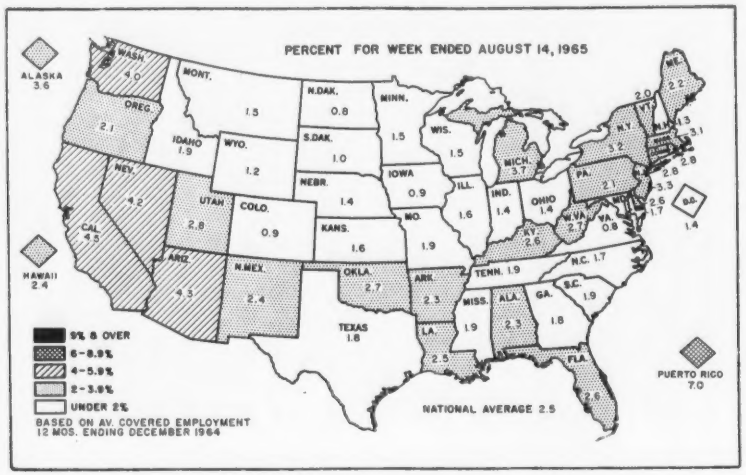

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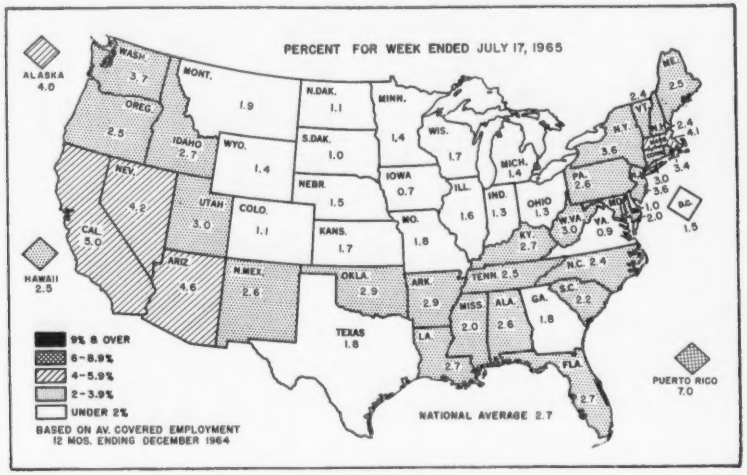

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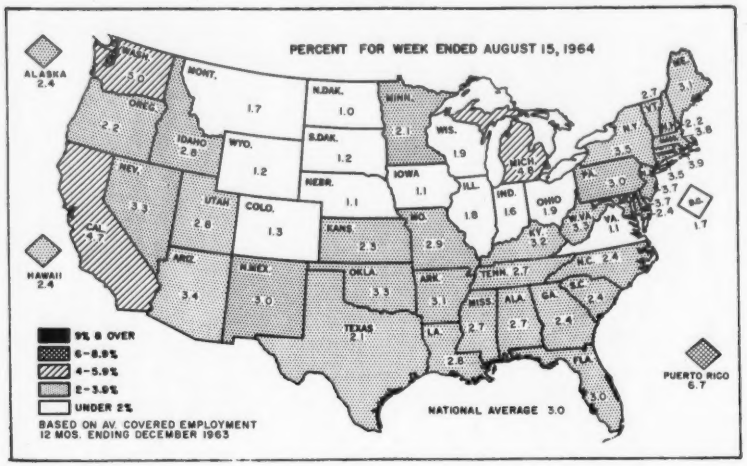

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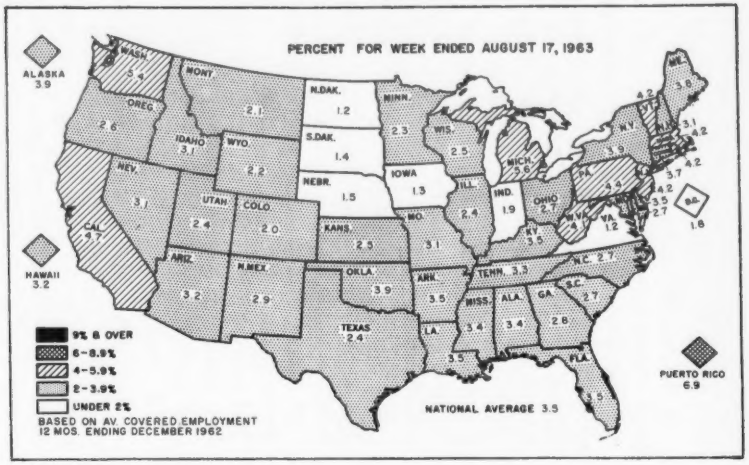

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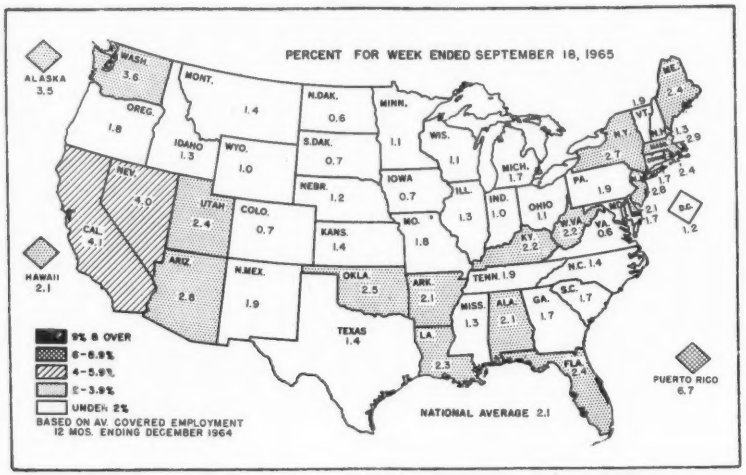

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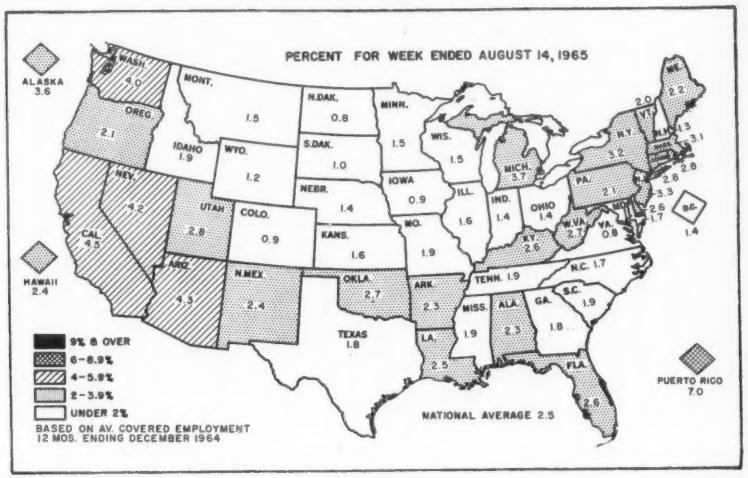

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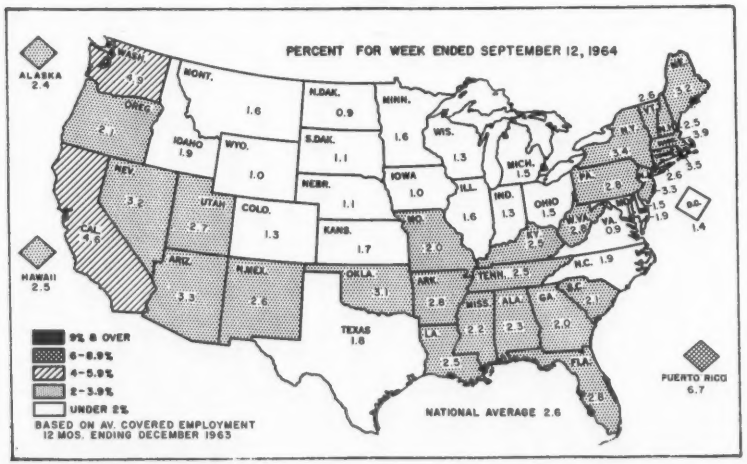

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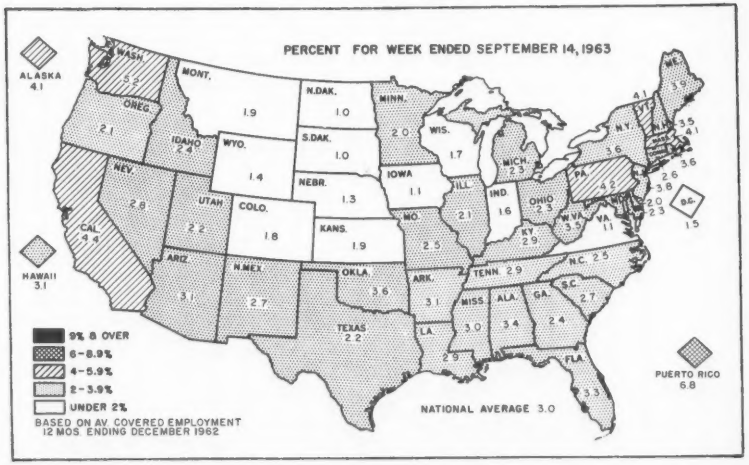


the quarter as a whole, the volume of new orders for durable goods averaged some $21.8 billion per month (seasonally adjusted), compared with an average of $21.4 billion for the April-June period.

Shipments of durable goods (seasonally adjusted) rose to a record of $21.8 billion in July, but slipped to $21.2 billion in August and to $21.0 billion in September. Reduced steel shipments were primarily responsible for the downward movement. *The backlog of unfilled orders* for durable goods continued upward in September, rising by $800 million to $58.9 billion. (The backlog at the end of June was $57.5 billion.) From September a year earlier, unfilled orders showed a 13-percent increase.

During the third quarter of 1965, the *annual rate of construction spending* averaged $68.6 billion per month (seasonally adjusted)—up by $500 million from the average of the previous quarter. Private outlays for nonfarm residential building declined between the two quarters, but commercial construction stayed firm, and industrial building outlays moved up somewhat. Public construction expenditures ran at an annual rate of $20.0 billion in both quarters. For the first 9 months of this year, construction spending was about 3 percent greater than outlays in the comparable 1964 period.

Private nonfarm housing starts rose from a monthly average of 1,488,000 (seasonally adjusted annual rate) in the first quarter of 1965 to 1,524,000 in the second quarter, and then declined in the third quarter to a 1,429,000 rate. These annual rates are below actual 12-month totals for 1963 and 1964 when private nonfarm housing starts totaled 1,581,700 and 1,530,400, respectively.

Employment

Total civilian employment in the third quarter continued its upward movement, rising to a record average monthly high of 73.8 million. This represented an over-the-year gain of 2.1 million, some 600,000 more than the 1963–64 rise for the same period. The 1965 gain was broadly based; all labor-force-age groups showed impressive increases. The most significant rise from 1964, however, was among teenagers, whose employment was up by 800,000 to a record 7.6 million; between the 1963 and 1964 third quarters, teenage employment increased by 300,000. Employment of adult women in the 1965 third quarter was 800,000 higher than a year earlier, and for adult men the increase amounted to almost 500,000. The employment gain in the teenage sector was particularly significant, because it came at a time when the flow of teenagers into the labor force reached unprecedented levels. The increase in teenage jobholders reflected not only the current expansion in the economy, but also the effects of the recent youth-employment programs.

The over-the-year gain in employment was entirely among nonfarm industries. Farm employment for the 1965 third quarter averaged 5.2 million, some 300,000 below that of the comparable 1964 quarter, thus continuing the long-term decline in farm jobs. In the nonfarm sector, the over-the-year gain averaged 2.4 million, with large employment increases occurring as usual in the trade and service industries and in government (mostly State and local). The largest single rise was in manufacturing, where employment increased by 800,000 to top the 18 million mark for the first time since World War II. Trade employment moved up by nearly one-half million, while government employment was up by 475,000 (only 50,000 of which occurred in the Federal Government). The only decline in the nonfarm sector occurred in mining, where employment moved down by about 7,000 from the 1964 third quarter.

Average weekly hours (seasonally adjusted) for factory production workers continued to remain at high levels in the third quarter of 1965. At 40.9 hours (including an average of 3.4 hours of overtime) both average weekly and overtime hours were 0.3 hours greater than in the year-earlier period. Average weekly hours were the highest for a third quarter since the Korean conflict.

Unemployment

Total unemployment averaged some 3.2 million per month in the third quarter of 1965, compared with an average of 3.7 million in the previous quarter and 3.6 million in the third quarter of 1964. The influx of students, graduates, and other youth seeking jobs during the summer raised problems of placement. However, the President's appeal to employers, the acceleration of the Neighborhood Youth and Job Corps programs, as well as job development efforts by State and local organizations, resulted in record employment of youths this past summer.

The total unemployment rate dropped during the quarter. The seasonally adjusted unemployment rate in the third quarter edged down to 4.5

percent from 4.7 percent in the previous quarter, marking the seventh consecutive quarterly decline. For teenagers, the rate of unemployment in the third quarter 1965 averaged 12.9 percent, 1.3 percentage points under the teenage rate in the summer of 1964, and 2.5 points below that 2 years earlier.

Among the adult labor force, increased employment was more than sufficient to absorb expansion in the labor force and to reduce unemployment sharply from a year ago. For men 25 and over, the unemployment rate of 2.8 percent represented the lowest mark since the third quarter of 1953; for women in the same age group, the jobless rate, at 3.9 percent, was at its lowest point in 8 years. For men in the 20–24 age group, unemployment was at a rate of 6.0 percent compared with 8.2 percent last year; for young women in the same age group, the unemployment rate continued to decline and, at 6.9 percent, was at its lowest point since the final quarter of 1957.

Long-term unemployment (those out of work 15 weeks or more) in the third quarter of 1965 was at the lowest level (seasonally adjusted) since 1957. Over the year, long-term unemployment moved down from 800,000 to 600,000. Since the third quarter of 1963, long-term unemployment has fallen by 300,000, with two-thirds of the improvement occurring among those out of work 27 weeks or more.

During the third quarter of 1965, *insured unemployment* averaged 1,064,300 per week—some 162,300 less than in the previous quarter, and some 179,700 below the comparable period of a year ago.

Compared with the third quarter a year earlier, 43 States, Puerto Rico, and the District of Columbia reported reductions in insured joblessness. Pennsylvania had the largest over-the-year drop, 27,000, reflecting less joblessness in most of that State's major industries. New York showed a decline of 21,800, as fewer claims were filed from workers from construction, trade, and manufacturing (notably the apparel, chemicals, and transportation equipment industries). In Ohio, a reduction of 12,300 was primarily due to a pickup in trade and increased activity in the metals industries. Massachusetts showed less joblessness among workers from a wide variety of manufacturing industries, and insured unemployment in that State was down by 11,900. The only sizable over-the-year increase occurred in California, where joblessness rose by 3,400 to a weekly average of 194,300—largely stemming from claims from trade and service workers.

Insured Unemployment*

Trends in August

After declining more than seasonally during the first 6 months of 1965, insured unemployment under State programs rose seasonally in July, by 72,700, to a weekly average of 1,131,700. In August, joblessness resumed its downward movement when it declined by 29,500 to 1,102,300. This was 158,000 below the year-earlier volume and the lowest August level since 1956.

Plant shutdowns for vacation periods and, to a lesser extent, the start of model-change layoffs in the auto industry were the main factors in July's rise. The decline in August mainly reflected recalls after vacation shutdowns, which more than offset increased unemployment of auto workers. The August reduction was, however, somewhat less than seasonal, as layoffs in some auto plants occurred later this year than last. As a result, insured unemployment on a seasonally adjusted basis stood at 1,350,000 in August.

At 20,700 in August, insured joblessness among Federal workers (UCFE program) was 900 below the preceding month and 4,700 lower than the year-earlier level. The average weekly volume of unemployed ex-servicemen (UCX program) remained almost unchanged from July to August, at 33,000. For the corresponding month a year ago, their joblessness averaged 42,500.

*Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.

Nationally, the average weekly State insured unemployment rate (not seasonally adjusted) moved up from 2.4 percent in June to 2.6 percent in July but edged down to 2.5 percent in August—the lowest rate for the month since 1953. In August 1964 the rate was 2.9 percent. Rates this August were above 3.5 percent in Puerto Rico (6.9) and in five States—California (4.5), Nevada (4.2), Arizona and Washington (3.9 in each), and Michigan (3.8). Rates were also substantially above the national average in New Jersey (3.3) and in Massachusetts and New York (3.1 in each). In contrast, rates were below 2.0 percent in the District of Columbia and 23 States, including Indiana, Ohio, Illinois, and Texas.

While the changes in insured unemployment among the States generally were small from June to July, several States experienced sizable changes in August. Among the 40 States reporting over-the-month reductions, New York, California, and Pennsylvania topped the list with decreases of more than 10,000. On the other hand, substantial increases occurred in Michigan and Puerto Rico.

After increasing by 6,400 in July, *New York's* insured unemployment dropped by 22,600 in August. While this decline partly reflected the reopening of plants after vacation closings, the major factor was the seasonal pickup in the apparel industry. From August 1964, insured unemployment was down by 15,700, chiefly reflecting greater activity in the manufacturing sector, especially in the apparel, leather, nonelectrical machinery, and textile industries.

California's insured unemployment dropped in August by 17,400 or 8 percent—about the expected decline—after showing virtually no change between June and July. The recall of construction workers following settlement of a labor dispute accounted for nearly three-fourths of the August decrease. The volume of insured joblessness was about the same as a year earlier.

Insured unemployment in *Pennsylvania* rose by 6,900 in July, then fell by 10,800 in August. These movements conformed to the State's usual midsummer pattern, reflecting in great part the closing of plants for vacation periods and their subsequent reopening. From August 1964, insured unemployment was down by 25,500, with lower volumes among workers from all industries except ordnance, furniture, petroleum refining, and transportation equipment manufacturing.

Between July and August, sizable increases in insured unemployment were reported by Michigan and Puerto Rico. *Michigan's* rise of 44,500 resulted from model-change layoffs in the auto industry and supplier industries, including fabricated metals and machinery (both electrical and nonelectrical). A 10,500 rise in *Puerto Rico* resulted chiefly from layoffs in the highly seasonal sugar industry. Over the year, joblessness was up slightly in Michigan but was down substantially in Puerto Rico.

Week ended—	Initial claims [1]		Insured unemployment [1]	
	1965	1964	1965	1964
July 3	236, 400	270, 100	1, 048, 700	1, 307, 800
July 10	307, 400	335, 200	1, 172, 100	1, 365, 400
July 17	256, 400	266, 200	1, 170, 700	1, 352, 800
July 24	231, 900	270, 800	1, 115, 500	1, 338, 300
July 31	217, 000	263, 800	1, 100, 600	1, 337, 400
August 7	244, 900	265, 200	1, 106, 400	1, 336, 300
August 14	219, 100	203, 600	1, 116, 100	1, 312, 200
August 21	210, 600	196, 200	1, 111, 200	1, 237, 500
August 28	198, 100	186, 900	1, 098, 700	1, 182, 400
September 4	181, 500	195, 700	1, 042, 300	1, 128, 500
September 11	162, 800	171, 000	1, 025, 300	1, 154, 600
September 18	176, 700	200, 700	939, 900	1, 118, 200
September 25	171, 500	199, 600	907, 500	1, 113, 300
October 2	177, 200	212, 200	901, 500	1, 106, 400
Weekly averages				
July	251, 600	282, 200	1, 131, 700	1, 343, 200
August	214, 800	212, 200	1, 102, 300	1, 260, 500
September	173, 100	194, 400	958, 900	1, 125, 300

[1] Refers to State programs.

Activity [1]	Number or amount	Percent change from—		Cumulative (in thousands)	
				First 7 months	
	July 1965	June 1965	July 1964	1965	1964
Initial claims [2]	1,056,600	+21.4	−14.6	7,209	8,373
Weeks claimed [2]	4,726,100	−4.1	−20.4	45,639	55,468
Insured unemployment (weekly average) [2]	1,131,700	+6.9	−15.7	1,511	1,813
Beneficiaries (weekly average)	932,100	−1.0	−15.9	1,324	1,592
Benefits paid [3]	$149,495,300	−4.3	−17.2	$1,458,699	$1,710,140
Claimant exhaustions	84,200	−14.0	−23.4	725	914
				First 8 months	
	August 1965	July 1965	August 1964	1965	1964
Initial claims [2]	976,300	−9.5	+4.2	8,206	9,310
Weeks claimed [2]	4,964,300	+2.7	−10.2	50,712	60,993
Insured unemployment (weekly average) [2]	1,102,300	−2.6	−12.6	1,466	1,753
Beneficiaries (weekly average)	901,200	−3.3	−16.9	1,271	1,531
Benefits paid [3]	$148,020,900	−1.0	−10.0	$1,607,434	$1,873,599
Claimant exhaustions	79,000	−6.2	−17.2	804	1,009
				First 9 months	
	September 1965	August 1965	September 1964	1965	1964
Initial claims [2]	759,500	−22.1	−11.5	8,965	10,168
Weeks claimed [2]	4,516,400	−9.0	−11.1	55,229	66,075
Insured unemployment (weekly average) [2]	958,900	−13.0	−14.8	1,416	1,686
Beneficiaries (weekly average)	833,900	−7.5	−11.6	1,221	1,465
Benefits paid [3]	$138,580,000	−6.4	−6.6	$1,745,131	$2,021,385
Claimant exhaustions	72,900	−7.7	−19.8	877	1,100

[1] Data relate to State programs only.
[2] Includes agent State claims taken by the Virgin Islands; also includes data under Puerto Rico sugarcane program.
[3] Monthly figure represents gross amount; cumulative data represent net amounts.

Initial Claims

After rising in July by 60,500 to a weekly average of 251,600, initial claims moved down by 36,800 to an August average of 214,800. In August 1964, initial claims were at a weekly average of 212,200.

Unemployed Federal civilian workers filed 2,100 initial claims per week in August under the unemployment compensation for Federal employees (UCFE) program, compared with 2,800 in July and 2,300 in August 1964. Ex-servicemen's initial claims under the UCX program averaged 5,600 per week in August—about 500 fewer than in July and in August 1964.

Claimant Exhaustions

Claimants exhausting their benefit rights under State programs numbered 84,200 in July and 79,000 in August—the smallest volumes for these months since 1953 and the lowest for any month since September 1956. A year earlier, the July and August figures were 110,000 and 95,400, respectively. Exhaustions, which totaled 804,200 for the first 8 months of 1965, were more than one-fifth below the number for the corresponding period in 1964. In both July and August of this year, exhaustions accounted for about 8 percent of all persons who dropped out of State unemployment insurance programs. The remainder presumably found jobs, or may have left the labor force, or have been disqualified for receipt of benefits.

Benefit Payments

Some $160.7 million in benefits was paid in August to insured jobless workers under all regular unemployment insurance programs, compared with $160.6 million in July and $180.2 million in August a year ago. Of the overall total this August, $148.0 million was paid under State programs, $3.8 million under the railroad program, and a total of $8.9 million under the two Federal programs (UCX and UCFE).

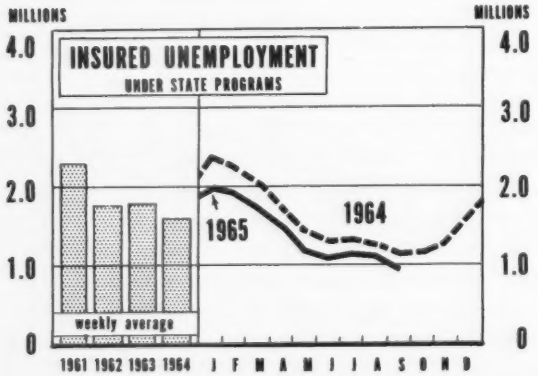
Under the State programs, the average weekly benefit check for totally unemployed workers was $36.58—18 cents higher than in July and 98 cents more than in August 1964. In six States (California, Colorado, Delaware, Hawaii, Nevada, and Wisconsin), weekly benefits averaged more than $40. Puerto Rico and three States (Maine, Mississippi, and North Carolina) disbursed checks averaging less than $25.

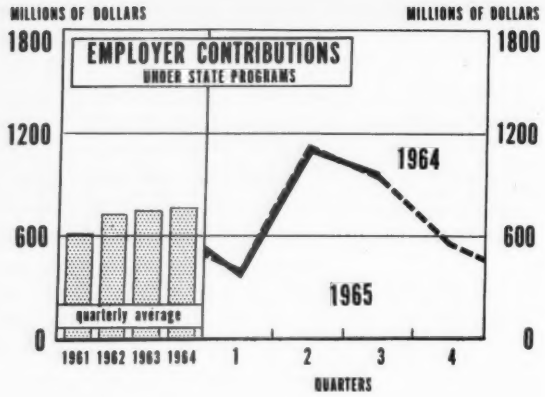
Some 8 percent of the August jobless covered under State unemployment insurance programs received benefits for partial unemployment—about the same ratio as in July. The proportion of claimants receiving weekly checks for partial joblessness ranged from less than 4 percent in Puerto Rico, the District of Columbia, and Florida to slightly over 20 percent in South Dakota and North Dakota. The average weekly benefit amount for the partially unemployed was $22.47 in August, compared with $21.27 in July and $22.09 in August 1964.

Trends in September

State insured unemployment declined more than seasonally between August and September, dropping by 13 percent, or 143,400, to an average of 959,000 per week—166,400 below the year-earlier figure. The September volume was the smallest for the month in 10 years and marked the first time since October 1956 that insured joblessness has been below 1.0 million. Recalls of workers in the auto and auto-related industries after the model-change period and further returns of workers furloughed during plant shutdowns for vacations were mainly responsible for the over-the-month decline. Insured unemployment, on a seasonally adjusted basis, at 1.3 million, was down slightly from August; in September 1964 it was nearly 1.5 million.

The average weekly number of jobless ex-servicemen filing under the UCX program was 28,000 in September, compared with 33,000 in August and 36,400 in September 1964. Under the UCFE program, joblessness among Federal civilian employees averaged 19,200 per week—down from 20,700 in August and from 24,200 a year earlier.





The national rate of insured unemployment (not seasonally adjusted) declined from 2.5 to 2.2 percent—the lowest September rate since 1953 when it was also 2.2 percent. The September 1964 rate was 2.5 percent. Fourteen States and Puerto Rico had rates above the national average this past September, including California, Massachusetts, New Jersey, and New York. Puerto Rico had the highest rate this September (6.8), followed by California (4.1), Nevada (3.9), and Alaska and Washington (3.6 in each). The lowest rates (less than 1.0 percent) were reported by Colorado, Iowa, North Dakota, South Dakota, and Virginia.

Forty-eight States and the District of Columbia reported decreases in insured unemployment between August and September. The largest reductions (35,000, 17,400, and 15,000, respectively) were in Michigan, New York, and California. Small increases were reported by Alaska, Maine, and Puerto Rico.

Michigan's 35,000 decline was chiefly among workers from the auto industry and its supplier firms.

In *New York*, a decline of 17,400, or 11 percent, was greater than expected and lowered the State's average to 142,400 per week. The reduction was fairly evenly divided among workers in both the manufacturing and nonmanufacturing sectors.

The September volume was 26,200 below that of a year earlier—reflecting less joblessness among workers from all industries except mining, ordnance, petroleum, and fabricated metals.

The 15,000 decline in *California* reflected a faster pace in transportation equipment manufacturing and a seasonal upswing in food processing activity. The State's volume of insured unemployment showed little change from a year earlier.

Massachusetts, Pennsylvania, and Puerto Rico had little change in insured unemployment levels between August and September, but they reported substantial declines from September 1964. Puerto Rico's reduction of 27,400 (the largest in the Nation) reflected less unemployment among sugarcane workers. A 23,300 drop in Pennsylvania accompanied a pickup in apparel, electrical machinery, textile, food processing, and stone-clay-glass manufacturing, and an expansion in trade and service industries. Insured unemployment in Massachusetts was 14,100 below that of a year earlier because of higher employment levels in the apparel, leather, electrical machinery, and trade industries.

Initial Claims

Initial claims under State programs fell more than seasonally in September (by 41,700, or 19 percent) to a weekly average of 173,100, the lowest for any month since September 1955. A year earlier, these claims averaged 194,400. Jobless ex-servicemen under the UCX program filed an average of 4,400 initial claims per week in September, compared with 5,600 in August and 5,600 in September 1964. Under the UCFE program for unemployed Federal workers, initial claims volume, at an average of 2,100, was almost unchanged from August but was 286 below the year-earlier figure.

Claimant Exhaustions

During September an estimated 953,000 persons dropped out of the State unemployment insurance programs—virtually the same number as in August. About 73,000, or 8 percent, of these claimants stopped filing this September because they had exhausted their benefit rights—a reduction of 6,100 from the preceding month and the lowest number for any month since November 1956.

Benefit Payments

A total of $150.3 million was paid in benefits under all regular unemployment insurance programs in September—6 percent below the August amount and 8 percent less than in September 1964. The $138.6 million disbursed under State programs this September was down by $9.4 million from the preceding month. Benefits amounted to $3.7 million under the railroad program, and $8.0 million under the two Federal programs. The average weekly benefit check for total unemployment under the State programs advanced by 65 cents over the month to $37.23. A year earlier the average check was $35.40. Five States—California, Delaware, Michigan, Nevada, and Wisconsin—paid average weekly benefits of more than $42 this September. The average check was less than $25 in Mississippi and Puerto Rico.

In September, some 9.5 percent of all benefits paid were for partial unemployment, compared with 8.3 percent in August. Among the States, proportions ranged from 1.8 percent in Puerto Rico, 3.6 percent in the District of Columbia, and 4.2 percent in Nevada, to over 20.0 percent in Maine and Pennsylvania. The average check for partial joblessness was $23.19 in September—up from $22.47 in August and $21.49 in September 1964.

NOTE.—A separate monthly report, *Unemployment Insurance Statistics,* provides more detailed data on unemployment insurance activities. Copies of *Unemployment Insurance Statistics* are available upon request to Unemployment Insurance Service, Bureau of Employment Security, U.S. Department of Labor, Washington, D.C., 20210.

Income-Maintenance Program Operations

All Programs

	1965		1964	
	May	April	May	April
Total Public Income-Maintenance Payments (millions)	$3,079	$3,169	$2,944	$3,020
Old-age, survivors, and disability insurance	1,413	1,413	1,349	1,354
Railroad and public employee retirement	1/485	1/484	1/439	1/433
Unemployment insurance, temporary disability insurance, workmen's compensation, training benefits (ARA and MDTA)	2/367	2/439	2/401	2/468
Veterans' compensation and pension programs	356	367	332	338
Public assistance	458	466	423	428
Old-Age, Survivors, and Disability Insurance				
Total beneficiaries (thousands)	20,068	20,034	19,414	19,374
Retired workers	10,801	10,788	10,468	10,450
Survivors and dependents	8,334	8,321	8,093	8,074
Disabled workers	933	926	853	850
Total monthly benefits (millions)	3/$1,351	3/$1,348	3/$1,293	3/$1,290
Retired workers	842	840	809	807
Survivors and dependents	424	423	406	405
Disabled workers	85	84	77	77
Public Assistance				
Total recipients (thousands)	8,218	8,312	7,991	8,062
Federally aided programs	7,525	7,553	7,215	7,217
Aid to families with dependent children--children	3,352	3,375	3,184	3,188
Total recipients	4,470	4,506	4,254	4,262
Old-age assistance	2,151	2,152	2,185	2,187
Other federally aided programs	904	895	776	768
General assistance: Cases	327	345	335	360
Recipients	693	759	746	845
Total payments (millions)	4/$458	4/$466	4/$423	4/$428
Federally aided programs	427	432	392	394
General assistance	21	23	22	24

Operations Under Area Redevelopment and Manpower Development and Training Acts

	Total		ARA		MDTA	
	June 1965	May 1965	June 1965	May 1965	June 1965	May 1965
Total paid trainees	50,203	51,459	4,507	4,079	45,696	47,380
Youths	10,155	9,536	NA	NA	10,155	9,536
Total net benefits	$7,953,568	$7,818,046	$254,184	$238,785	$7,704,384	$7,579,261
Training allowances	6,560,049	6,346,056	254,184	238,785	6,305,865	6,107,271
Youth allowances	(5/)	(5/)	NA	NA	(5/)	(5/)
Subsistence allowances	908,148	980,523	NA	NA	908,148	980,523
Transportation allowances	490,371	491,467	NA	NA	490,371	491,467

Temporary Disability Insurance Activities Under State and Railroad Programs

	First claims received		Weeks compensated		Benefits paid		Benefits paid	
	June 1965	May 1965	June 1965	May 1965	June 1965	May 1965	June 1964	May 1964
California								
State plan								
Basic benefits	45,678	42,534	303,622	269,383	$16,508,058	$14,596,030	$15,529,858	$14,363,284
Additional hospital benefits	6/47,800	6/3,626	7/343,354	7/32,014	4,120,248	384,168	2,543,256	2,539,692
Private plan	2,956	2,916	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
New Jersey								
State plan	7,918	7,435	57,413	53,170	2,234,830	2,072,206	2,185,967	1,872,885
Private plan	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
New York	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
Rhode Island	2,906	2,628	28,481	24,502	989,527	855,064	902,076	854,669
Railroad								
Sickness	11,084	9,699	9/78,686	10/76,922	2,517,021	2,194,992	2,933,942	2,350,569
Maternity	156	144	9/2,098	10/1,756	148,396	121,658	165,684	158,418

1/ Data not comparable with earlier reports. Effective January 1964, Federal noncontributory and State and local retirement systems previously included with the data for unemployment insurance, temporary disability insurance, and workmen's compensation are included with railroad and public employees retirement systems.

2/ Data for temporary disability insurance and workmen's compensation include estimated payments made by private insurers and self-insurers in accordance with law.

3/ Current payment status, excludes lump sum and retroactive payments and adjustments for over and under payments.

4/ Total exceeds sum of items because of inclusion of vendor payments, not shown in detail.

5/ Data for youth allowances are not available separately but are included in training allowances.

6/ Represents the number of payments made. 7/ Days for which additional hospital benefits were paid. 8/ Data not available.

9/ Estimated from data "benefit periods" compensated which number 39,343 for sickness and 1,049 for maternity.

10/ Estimated from data "benefit periods" compensated which number 38,461 for sickness and 878 for maternity.

NA--Not applicable.

Income-Maintenance Program Operations

All Programs

	1965		1964	
	June	May	June	May
Total Public Income-Maintenance Payments (millions)	$3,077	$3,079	$2,933	$2,944
Old-age, survivors, and disability insurance	1,429	1,413	1,356	1,349
Railroad and public employee retirement	1/ 487	1/ 485	1/ 444	1/ 439
Unemployment insurance, temporary disability insurance, workmen's compensation, training benefits (ARA and MDTA)	2/ 367	2/ 367	2/ 386	2/ 401
Veterans' compensation and pension programs	333	356	326	332
Public assistance	460	458	423	423
Old-Age, Survivors, and Disability Insurance				
Total beneficiaries (thousands)	20,151	20,068	19,452	19,414
Retired workers	10,842	10,801	10,481	10,468
Survivors and dependents	8,365	8,334	8,109	8,093
Disabled workers	944	933	862	853
Total monthly benefits (millions)	3/ $1,357	3/ $1,351	3/ $1,296	3/ $1,293
Retired workers	845	842	810	809
Survivors and dependents	426	424	408	406
Disabled workers	86	85	78	77
Public Assistance				
Total recipients (thousands)	8,159	8,218	7,890	7,991
Federally aided programs	7,496	7,525	7,182	7,215
Aid to families with dependent children--children	3,326	3,352	3,159	3,184
Total recipients	4,429	4,470	4,215	4,254
Old-age assistance	2,149	2,151	2,182	2,185
Other federally aided programs	918	904	785	776
General assistance: Cases	317	327	325	335
Recipients	663	693	708	746
Total payments (millions)	4/ $460	4/ $458	4/ $423	4/ $423
Federally aided programs	429	427	393	392
General assistance	21	21	21	22

Operations Under Area Redevelopment and Manpower Development and Training Acts

	Total		ARA		MDTA	
	July 1965	June 1965	July* 1965	June 1965	July 1965	June 1965
Total paid trainees	45,220	50,203	4,077	4,507	41,143	45,696
Youths	9,339	10,155	NA	NA	9,339	10,155
Total net benefits	$6,754,221	$7,958,568	$259,539	$254,184	$6,494,682	$7,704,384
Training allowances	5,600,675	6,560,049	259,539	254,184	5,341,136	6,305,865
Youth allowances	(5/)	(5/)	NA	NA	NA	(5/)
Subsistence allowances	648,352	908,148	NA	NA	648,352	908,148
Transportation allowances	505,194	490,371	NA	NA	505,194	490,371

Temporary Disability Insurance Activities Under State and Railroad Programs

	First claims received		Weeks compensated		Benefits paid		Benefits paid	
	July 1965	June 1965	July 1965	June 1965	July 1965	June 1965	July 1964	June 1964
California								
State plan								
Basic benefits	45,741	45,678	284,956	303,622	$15,439,261	$16,508,058	$15,518,957	$15,529,858
Additional hospital benefits	6/ 32,639	6/ 47,800	7/ 235,925	7/ 343,354	2,831,100	4,120,248	2,561,316	2,543,256
Private plan	2,908	2,956	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
New Jersey								
State plan	7,157	7,918	55,889	57,413	2,150,613	2,234,830	2,050,519	2,185,967
Private plan	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
New York	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)	(8/)
Rhode Island	2,659	2,906	26,221	28,481	913,240	989,527	950,435	902,076
Railroad								
Sickness	27,851	11,084	9/ 67,772	10/ 78,686	2,002,338	2,517,021	2,859,639	2,933,942
Maternity	151	156	9/ 2,104	10/ 2,098	148,363	148,396	164,742	165,684

1/ Data not comparable with earlier reports. Effective January 1964, Federal noncontributory and State and local retirement systems previously included with the data for unemployment insurance, temporary disability insurance, and workmen's compensation are included with railroad and public employees retirement systems.

2/ Data for temporary disability insurance and workmen's compensation include estimated payments made by private insurers and self-insurers in accordance with law.

3/ Current payment status, excludes lump sum and retroactive payments and adjustments for over and under payments.

4/ Total exceeds sum of items because of inclusion of vendor payments, not shown in detail.

5/ Data for youth allowances are not available separately but are included in training allowances.

6/ Represents the number of payments made. 7/ Days for which additional hospital benefits were paid. 8/ Data not available.

9/ Estimated from data "benefit periods" compensated which number 33,886 for sickness and 1,052 for maternity.

10/ Estimated from data "benefit periods" compensated which number 39,343 for sickness and 1,049 for maternity.

NA--Not applicable.

* ARA program transferred to MDTA after June 30, 1965. These data represent ARA projects approved prior to July 1, 1965.

Selected Unemployment Insurance Statistics, State Programs, July 1965

State	Initial claims received 1/ 2/	Weeks claimed 2/	Number of insured unemployed (weekly average) 3/	Number of beneficiaries (weekly average) 3/	Average weekly payments for total unemployment	Number of final payments 4/	Benefits paid 5/	12 months ending July 1965 (in thousands)		Funds available July 1965 7/ (in thousands)
								Benefits paid 6/	Collections and interest	
Total	8/ 1078389	8/ 4834997	8/ 1131722	932143	$36.40	84219	$149495284	$827059	$325219	$7786702
Alabama	11270	53801	14009	10063	26.08	1216	1136978	15580	30116	87533
Alaska	1170	6335	1490	1193	38.79	112	193286	5018	9508	10/ 12010
Arizona	9403	53115	12539	9072	37.53	934	1484337	16875	15004	64401
Arkansas	8681	38840	8730	5804	26.65	786	660714	13043	15085	29333
California	150884	930373	210861	204026	43.85	14437	43847815	9/ 540649	522139	607736
Colorado	3846	17925	4016	3119	42.40	345	562773	13943	18545	57920
Connecticut	27388	86129	20229	15298	35.95	1797	2373737	39855	57570	193975
Delaware	3279	5942	1471	1326	37.00	154	209149	5235	9373	22205
Dist. of Col.	2799	19716	4573	3890	40.57	289	690752	9527	10254	63464
Florida	1409	114731	26870	19573	27.43	2740	2325747	21275	45955	172962
Georgia	11472	56190	14269	9910	28.92	1742	1179428	16818	37791	185495
Hawaii	2216	17789	4305	3449	40.28	317	595495	7101	10288	21668
Idaho	3461	11820	2995	1647	34.24	128	238083	6437	9741	28993
Illinois	36329	193155	44544	35642	36.84	3813	5619739	94915	157557	509292
Indiana	19712	53219	14501	10912	29.34	1545	1382406	26546	48624	177523
Iowa	3485	17020	3869	2988	29.49	443	349819	8772	13752	113176
Kansas	3930	26843	6111	5708	38.56	590	951832	16005	16729	62758
Kentucky	10038	55500	12683	9399	31.94	953	1265922	20736	31284	116144
Louisiana	11239	70440	15834	13316	32.59	1558	1843098	24067	32957	120604
Maine	3594	20376	4719	3685	24.57	0	380801	7212	11390	32852
Maryland	17508	62909	14829	12404	34.60	1167	1825606	29985	63402	163171
Massachusetts	57060	241632	55413	46434	38.33	3975	7431923	115095	139353	204132
Michigan	36004	99500	23045	16545	35.14	1595	2497181	61351	188630	10/ 526351
Minnesota	8142	51115	11006	9163	27.84	1108	1098443	30531	30048	209400
Mississippi	4823	26657	6035	4880	24.83	632	522433	8614	20309	55808
Missouri	20527	77738	17684	13080	32.15	1416	1746666	33561	51540	236794
Montana	1667	8872	2121	1916	30.47	319	258819	6518	5892	18519
Nebraska	2995	16901	3543	4062	34.75	332	611670	8459	9243	40739
Nevada	4466	20943	4994	4300	41.72	454	774639	10574	12069	29121
New Hampshire	3974	11558	2660	1673	32.68	11	228079	4939	8516	27672
New Jersey	57102	248858	56158	51685	38.69	5139	8500091	130839	143139	289007
New Mexico	3526	17273	4257	3474	29.79	275	444176	7826	7861	34605
New York	174625	804013	182425	168374	38.83	10589	27072873	378954	483364	1236179
North Carolina	26225	99983	24098	19341	23.45	1983	1949533	28538	53940	233098
North Dakota	407	3383	781	617	34.61	85	93304	5739	5840	6237
Ohio	35790	140674	33393	23542	36.60	2078	3714188	79344	216569	294564
Oklahoma	7512	50744	11673	9887	26.56	1013	1131589	14385	18328	46518
Oregon	10464	46652	10671	8081	33.64	842	1166528	23555	35931	89899
Pennsylvania	93001	314651	72114	53550	32.06	3255	7132390	127306	306864	10/ 319682
Puerto Rico	36640	96759	27013	10746	17.56	2300	905936	9/ 17487	20525	55779
Rhode Island	15846	36152	9127	6494	30.03	557	829217	12446	22658	51676
South Carolina	11472	45269	10401	7843	29.03	979	982901	12667	21047	91267
South Dakota	432	3385	806	704	28.73	99	84007	2640	2677	14425
Tennessee	11886	71186	16288	12610	28.05	1669	1499310	24604	42650	96857
Texas	22423	137739	34223	27918	29.67	4568	3581492	51659	63393	241988
Utah	3375	24401	5751	4543	36.75	447	722399	12938	11395	37901
Vermont	1865	8066	1892	1531	32.33	127	204362	4602	5196	7004
Virginia	6342	30491	6971	5247	28.85	904	666337	10892	24696	142486
Washington	27925	90692	22767	12576	31.89	924	1745544	53045	59928	209527
West Virginia	8212	40510	9529	7317	24.71	659	774472	12690	15552	60679
Wisconsin	18036	58682	14542	10848	41.17	758	1885363	36364	52667	214933
Wyoming	569	3800	893	736	37.12	67	115900	2902	5336	9158

1/ Excludes transitional claims.
2/ Total includes claims taken as agent State by the Virgin Islands.
3/ Weekly data are adjusted for split weeks in the month on the basis of a 5-day work week.
4/ A final payment is the payment for the last week of compensable unemployment in a benefit year, and indicates the exhaustion of benefit rights by a claimant for that benefit year. Because of the time lapse between the actual week in which the unemployment occurs and the date on which final payment is made the monthly total includes some claimants who exhausted their rights in the preceding month but received their final payment in the reported month, and excludes some claimants who exhausted their rights in the reported month but will not receive their final payments until the succeeding month. Workers who exhaust their rights may be entitled to additional benefits when the following benefit year begins. The number of exhaustions is not indicative of the number who are still unemployed as some will have obtained employment and others may have withdrawn from the labor force.
5/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. Includes $5,367,504 in payments under extended duration provisions of State laws in two States: California $5,287,501 and Puerto Rico $80,003.
6/ Adjusted for voided benefit checks and transfers under interstate combined-wage plan.
7/ Includes amount credited to States' accounts in the unemployment trust fund, less withdrawals by the States, under the provisions of the Employment Security Administrative Financing Act of 1954.
8/ Includes data under the program for Puerto Rican sugarcane workers.
9/ Includes payments made under State temporary extended benefit provisions.
10/ Funds available reflect an advance from Federal account in Unemployment Insurance Trust Fund.

Selected Unemployment Insurance Statistics, Federal Programs [1]
July 1965

State	UCFE					UCX				
	Initial claims received [2]	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid [3]	Average weekly payments for all unemployment [4]	Initial claims received [2]	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid [3]	Average weekly payments for all unemployment [4]
Total	12498	92443	17842	$3181696	$37.90	26112	138189	27065	$4461333	$36.38
Alabama	261	1508	290	36289	28.46	431	2671	576	77072	30.39
Alaska	97	1203	324	55841	39.15	46	311	65	10949	38.55
Arizona	256	1854	424	73459	39.41	401	2115	458	76151	37.83
Arkansas	134	1641	256	36100	32.00	209	1230	233	32627	31.83
California	1616	18055	2495	728612	47.59	4188	27551	3999	868981	42.08
Colorado	78	478	81	14998	42.25	260	1312	261	47498	41.34
Connecticut	99	640	96	17368	41.25	306	1006	168	25636	34.78
Delaware	28	153	21	4170	45.33	70	223	46	8137	39.89
Dist. of Col.	233	3217	803	159635	45.21	121	660	145	25520	40.06
Florida	273	1566	226	29372	29.55	592	3700	752	105458	31.88
Georgia	250	1719	269	38030	32.12	327	2025	393	58432	33.78
Hawaii	142	1043	274	51257	42.47	186	921	219	44718	46.39
Idaho	59	142	21	3526	37.91	126	291	58	9261	36.45
Illinois	551	3592	755	114992	34.63	1065	3904	759	118128	35.36
Indiana	108	479	104	14710	32.05	429	1479	323	46551	32.74
Iowa	39	175	38	4636	27.76	229	719	143	19550	31.13
Kansas	80	587	136	22554	37.72	214	1196	281	49015	39.59
Kentucky	238	1344	230	32093	31.68	484	3826	780	122059	35.59
Louisiana	270	2001	301	46085	34.81	357	2682	499	78260	35.65
Maine	29	329	64	6470	23.11	109	458	89	12586	32.11
Maryland	226	1125	209	34483	37.56	504	1403	307	50330	37.23
Massachusetts	300	4217	1064	206168	44.04	601	3670	864	155635	40.94
Michigan	214	1385	266	40685	34.77	917	2838	574	82896	32.82
Minnesota	113	889	213	25261	24.88	407	2090	475	73346	35.09
Mississippi	138	1281	292	33350	25.97	147	676	138	17386	28.64
Missouri	285	1593	317	43083	30.88	506	2704	560	85190	34.59
Montana	55	345	78	10875	31.52	84	404	91	12800	32.00
Nebraska	63	373	87	12827	33.58	104	303	79	11271	32.30
Nevada	41	331	73	12921	40.38	114	413	101	18026	40.51
New Hampshire	29	236	62	11059	40.51	102	312	62	11395	41.89
New Jersey	301	2181	381	74527	44.44	736	3901	796	143002	40.83
New Mexico	200	1077	209	28554	31.10	215	1006	212	31062	33.33
New York	1003	7906	1583	280495	40.27	1946	8726	1788	275552	35.02
North Carolina	324	1764	383	47443	28.19	359	1970	443	63851	32.79
North Dakota	33	256	44	7112	36.85	42	261	47	7622	36.64
Ohio	227	1467	347	56022	36.66	1301	5993	993	156965	35.93
Oklahoma	125	1663	394	48742	28.11	228	2579	594	77717	29.75
Oregon	102	713	139	20289	33.10	301	1526	319	54528	38.89
Pennsylvania	643	4889	994	160103	36.61	1949	10229	2109	341191	36.77
Puerto Rico	80	994	212	38678	41.54	250	3489	764	119920	35.69
Rhode Island	47	533	113	17776	35.84	211	606	139	21153	34.51
South Carolina	111	750	151	20302	30.58	238	1395	303	46902	35.19
South Dakota	49	371	85	11847	31.51	39	261	72	10037	31.66
Tennessee	324	3176	688	105792	34.93	428	3865	814	116718	32.59
Texas	499	3817	927	132815	32.56	919	6543	1711	259332	34.44
Utah	183	1144	230	40468	39.91	159	1148	243	38979	36.50
Vermont	11	70	12	2150	39.81	59	247	55	8377	34.90
Virginia	202	1412	304	46458	34.75	293	1617	296	44562	34.23
Virgin Islands	9	73	29	4851	37.90	4	20	5	900	45.00
Washington	1530	3487	512	82643	36.71	1864	4361	753	123532	37.26
West Virginia	37	373	78	7875	23.09	477	3151	660	88105	30.36
Wisconsin	139	708	134	23272	39.58	436	2056	423	71287	38.31
Wyoming	14	118	27	4573	38.11	22	146	31	5175	37.50

1/ The programs for Federal civilian employees (UCFE) and for ex-servicemen (UCX), established under Title XV of the Social Security Act, became effective January 1, 1955 and October 27, 1958, respectively. Data exclude information on claims filed jointly with State unemployment insurance programs.

2/ Includes transitional claims.

3/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. UCFE includes $206,259 in payments under extended duration provisions of State laws in California. UCX includes $128,583 in payments under extended duration provisions of State laws in California.

4/ Includes data for total, part-total, and partial unemployment. Separate data for total unemployment are not available.

Selected Unemployment Insurance Statistics, State Programs, August 1965

State	Initial claims received 1/ 2/	Weeks claimed 2/	Number of insured unemployed (weekly average) 3/	Number of beneficiaries (weekly average) 3/	Average weekly payments for total unemployment	Number of final payments 4/	Benefits paid 5/	12 months ending August 1965 (in thousands) Benefits paid 6/	Collections and interest	Funds available August 1965 7/ (in thousands)
Total	8/ 976,259	8/ 4,964,324	8/ 1,102,270	901,244	$36.58	78,984	$148,020,892	$225,592	$202,558	$817,474
Alabama	9,614	62,036	13,013	10,463	26.74	1,176	1,215,979	15,510	30,813	92,112
Alaska	1,284	6,304	1,295	978	37.81	81	160,275	5,063	10,189	10/ 114,174
Arizona	7,640	51,506	10,740	9,814	37.87	817	1,606,675	17,429	15,388	65,625
Arkansas	5,825	33,806	7,526	5,259	26.57	580	599,351	12,890	15,524	31,309
California	150,206	864,670	193,456	168,138	43.65	17,491	39,389,400	9/ 542,893	427,878	598,277
Colorado	3,421	15,923	3,477	2,690	42.12	364	480,888	13,868	17,973	60,491
Connecticut	15,874	89,912	19,795	16,188	37.25	1,830	2,611,152	39,008	59,286	200,978
Delaware	4,354	15,224	3,689	3,512	44.96	127	673,292	5,161	10,170	23,620
Dist. of Col.	2,103	19,710	4,354	4,518	39.36	323	777,539	9,541	10,562	64,563
Florida	15,663	120,191	26,924	22,110	27.28	2,463	2,620,904	21,355	45,497	177,784
Georgia	12,865	64,401	15,087	10,213	29.75	1,373	1,259,366	16,479	38,779	191,560
Hawaii	1,972	18,227	4,131	3,685	40.51	267	638,105	7,153	11,040	22,709
Idaho	1,578	11,560	2,339	1,963	33.38	3	274,119	6,351	10,002	30,569
Illinois	33,224	185,244	40,492	33,951	37.05	3,550	5,380,515	92,821	148,541	534,359
Indiana	20,658	74,077	15,646	12,936	31.53	1,361	1,763,711	26,227	50,316	183,769
Iowa	4,352	17,828	4,007	3,148	31.90	310	411,312	8,704	13,925	115,317
Kansas	6,553	26,587	6,428	5,193	38.08	651	854,879	15,850	17,657	64,342
Kentucky	8,975	54,345	12,179	9,708	32.38	1,349	1,321,461	20,647	31,679	120,186
Louisiana	8,625	62,489	14,153	12,528	32.66	1,140	1,738,179	24,102	37,290	124,747
Maine	2,941	19,598	4,359	3,402	24.98	0	353,447	7,102	11,545	33,954
Maryland	15,272	62,355	13,350	11,270	35.64	785	1,681,245	29,444	62,097	175,896
Massachusetts	32,603	211,962	47,043	42,425	38.57	3,841	6,800,598	113,872	141,827	228,666
Michigan	119,951	246,374	73,224	36,903	39.28	1,680	6,871,418	58,384	189,341	10/ 521,524
Minnesota	5,592	48,201	10,534	8,760	28.28	959	1,064,862	30,185	31,133	85,764
Mississippi	3,975	24,236	5,310	4,234	24.58	618	444,033	8,435	21,114	59,315
Missouri	23,446	84,323	20,362	13,038	33.24	1,243	1,794,348	32,964	51,446	235,948
Montana	1,294	8,767	1,687	1,451	30.19	204	197,663	6,492	6,093	19,437
Nebraska	2,169	15,789	3,319	3,236	33.98	270	473,789	8,606	9,077	41,692
Nevada	4,045	22,450	4,988	4,691	42.66	397	868,222	10,840	11,714	29,994
New Hampshire	2,273	9,727	2,084	1,475	33.54	10	201,812	4,792	8,575	29,220
New Jersey	42,167	238,735	53,539	50,723	39.91	4,543	8,656,354	130,289	147,612	316,874
New Mexico	3,615	17,836	3,820	3,208	29.83	215	411,726	7,800	7,879	35,323
New York	137,215	723,335	159,790	146,064	39.58	9,243	24,031,279	377,478	504,871	1,307,755
North Carolina	15,437	88,827	16,786	15,859	24.32	1,490	1,632,021	28,043	52,709	235,326
North Dakota	314	1,761	348	335	33.44	29	79,203	5,718	6,869	18,885
Ohio	38,694	156,979	34,934	25,298	37.53	1,839	4,092,330	77,555	216,044	343,145
Oklahoma	6,441	48,324	10,586	7,683	26.63	840	884,992	14,294	18,677	48,837
Oregon	8,200	41,539	9,068	7,269	34.33	689	1,071,587	23,527	35,993	94,827
Pennsylvania	56,642	274,222	61,289	57,064	32.48	5,353	7,569,729	124,851	310,470	10/ 598,017
Puerto Rico	8/ 30,897	8/ 229,412	8/ 37,538	14,268	17.59	2,176	1,184,457	9/ 17,618	21,245	57,347
Rhode Island	6,778	35,327	7,230	6,592	32.15	465	901,106	12,330	22,839	55,261
South Carolina	7,350	41,108	8,837	7,422	29.40	1,007	942,241	12,597	22,362	94,938
South Dakota	453	3,517	705	511	29.29	67	99,405	2,607	2,739	14,792
Tennessee	10,415	65,225	14,356	11,253	28.09	1,445	1,361,918	24,371	45,030	104,156
Texas	25,682	157,655	33,557	27,200	30.03	3,812	3,527,073	51,193	64,109	251,442
Utah	3,460	25,246	5,615	4,250	36.38	340	669,079	12,921	11,405	37,283
Vermont	1,159	7,520	1,602	1,402	33.23	132	191,538	4,556	5,619	7,671
Virginia	4,552	28,373	6,265	4,699	29.10	660	595,699	10,708	24,984	146,683
Washington	17,749	109,854	24,520	20,856	30.55	10	2,780,912	52,248	61,604	215,445
West Virginia	6,717	39,757	8,686	7,374	25.33	573	796,876	12,674	16,258	62,510
Wisconsin	23,291	76,480	17,244	13,248	45.70	695	2,563,324	36,464	52,728	212,651
Wyoming	571	3,535	748	575	36.52	65	90,104	2,911	5,109	9,705

1/ Excludes transitional claims.
2/ Total includes claims taken as agent State by the Virgin Islands.
3/ Weekly data are adjusted for split weeks in the month on the basis of a 5-day work week.
4/ A final payment is the payment for the last week of compensable unemployment in a benefit year, and indicates the exhaustion of benefit rights by a claimant for that benefit year. Because of the time lapse between the actual week in which the unemployment occurs and the date on which final payment is made the monthly total includes some claimants who exhausted their rights in the preceding month but received their final payment in the reported month, and excludes some claimants who exhausted their rights in the reported month but will not receive their final payments until the succeeding month. Workers who exhaust their rights may be entitled to additional benefits when the following benefit year begins. The number of exhaustions is not indicative of the number who are still unemployed as some will have obtained employment and others may have withdrawn from the labor force.
5/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. Includes $7,639,626 in payments under extended duration provisions of State laws in two States: California $7,554,840 and Puerto Rico $84,786.
6/ Adjusted for voided benefit checks and transfers under interstate combined-wage plan.
7/ Includes amount credited to States' accounts in the unemployment trust fund, less withdrawals by the States, under the provisions of the Employment Security Administrative Financing Act of 1954.
8/ Includes data under the program for Puerto Rican sugarcane workers.
9/ Includes payments made under State temporary extended benefit provisions.
10/ Funds available reflect an advance from Federal account in Unemployment Insurance Trust Fund to:

Selected Unemployment Insurance Statistics, Federal Programs [1]
August 1965

State	UCFE					UCX				
	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/
Total	9,408	94,722	19,868	$3,690,806	$38.84	24,951	149,731	30,723	$5,196,880	$36.99
Alabama	203	1,694	305	37,928	28.22	462	3,117	559	73,750	30.00
Alaska	87	1,291	297	52,286	40.04	56	343	53	9,492	40.56
Arizona	149	1,718	416	71,329	39.00	377	2,307	453	76,040	38.15
Arkansas	60	1,373	276	38,275	31.50	165	1,238	231	32,564	32.08
California	1,507	18,288	3,881	1,112,865	47.86	4,128	28,596	6,261	1,356,137	42.10
Colorado	68	465	80	15,439	44.11	192	1,245	245	44,707	41.47
Connecticut	63	565	101	18,789	42.13	332	1,204	222	35,525	36.32
Delaware	16	173	26	5,096	44.70	59	242	61	11,011	40.78
Dist. of Col.	222	3,224	849	168,816	45.20	100	619	145	25,644	40.26
Florida	189	1,663	250	32,456	29.48	552	3,309	675	94,119	31.70
Georgia	207	1,741	291	41,463	32.37	306	2,043	399	59,240	33.72
Hawaii	116	1,127	319	60,720	43.28	176	1,115	240	48,635	46.01
Idaho	38	172	31	4,627	33.53	60	248	38	6,140	36.99
Illinois	406	3,846	811	124,812	34.97	977	3,978	780	122,280	35.62
Indiana	112	651	118	16,381	31.68	517	2,215	414	62,253	34.15
Iowa	43	187	35	5,255	33.90	179	758	160	25,154	35.73
Kansas	64	602	135	23,324	39.27	227	1,188	250	44,336	40.31
Kentucky	118	1,288	271	37,222	31.23	490	3,912	885	139,467	35.82
Louisiana	119	1,882	425	67,388	36.04	305	2,597	582	91,596	35.79
Maine	32	329	57	6,228	24.81	87	448	80	11,408	32.23
Maryland	203	1,242	219	35,930	37.36	518	1,770	373	61,919	37.71
Massachusetts	336	4,068	1,021	200,712	44.65	571	3,909	912	164,708	41.06
Michigan	200	1,679	362	55,908	35.12	1,378	4,936	946	136,952	32.89
Minnesota	70	745	199	22,677	25.89	304	2,000	469	72,804	35.31
Mississippi	88	867	180	19,926	25.13	87	644	141	17,394	28.01
Missouri	145	1,585	327	45,771	30.40	525	2,881	583	89,001	34.68
Montana	30	291	51	7,008	31.15	72	402	70	9,910	32.39
Nebraska	45	432	103	14,748	32.70	60	494	99	15,323	35.06
Nevada	41	312	52	9,343	40.62	101	466	103	18,667	41.21
New Hampshire	28	234	54	9,639	40.67	74	364	73	13,513	42.10
New Jersey	280	2,372	435	83,903	43.84	781	4,663	962	170,590	40.32
New Mexico	153	1,133	194	26,288	30.78	253	1,216	219	31,834	33.06
New York	1,063	8,602	1,583	283,111	40.65	1,812	9,831	1,863	289,642	35.33
North Carolina	186	1,823	348	44,942	29.39	371	2,153	424	64,595	34.65
North Dakota	17	263	54	8,950	37.45	31	228	44	7,247	37.35
Ohio	198	1,602	432	71,293	37.48	1,231	6,831	1,155	182,929	36.00
Oklahoma	106	1,647	334	40,987	27.88	232	2,498	465	61,319	29.94
Oregon	104	645	140	20,480	33.14	282	1,582	307	52,340	38.71
Pennsylvania	473	4,753	993	159,915	36.59	2,035	10,485	2,161	353,332	37.15
Puerto Rico	47	1,134	240	45,588	43.13	323	4,066	859	134,122	35.48
Rhode Island	49	584	121	20,148	37.87	155	798	183	29,607	36.78
South Carolina	85	751	153	19,657	29.21	190	1,461	283	43,763	35.18
South Dakota	27	419	78	10,945	32.00	39	262	50	6,929	31.64
Tennessee	276	2,410	516	78,605	34.62	435	3,811	805	115,078	32.47
Texas	436	4,450	858	123,450	32.69	1,025	7,400	1,637	250,098	34.73
Utah	126	1,452	283	48,868	39.31	146	1,350	243	38,538	36.05
Vermont	9	76	11	1,875	38.27	49	281	55	8,731	36.08
Virginia	122	1,360	264	39,974	34.37	289	1,754	319	48,225	34.35
Virgin Islands	12	122	15	2,326	35.24	4	26	4	703	43.94
Washington	480	4,135	1,008	156,763	35.36	1,007	4,380	957	154,813	36.78
West Virginia	45	369	72	6,975	22.00	451	3,352	696	93,813	30.62
Wisconsin	96	767	167	31,209	42.58	347	2,551	498	83,801	38.25
Wyoming	11	119	27	4,193	35.53	26	162	32	5,142	36.73

1/ The programs for Federal civilian employees (UCFE) and for ex-servicemen (UCX), established under Title XV of the Social Security Act, became effective January 1, 1955 and October 27, 1958, respectively. Data exclude information on claims filed jointly with State unemployment insurance programs.

2/ Includes transitional claims.

3/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. UCFE includes $295,505 in payments under extended duration provisions of State laws in California. UCX includes $196,466 in payments under extended duration provisions of State laws in California

4/ Includes data for total, part-total, and partial unemployment. Separate data for total unemployment are not available.

Selected Unemployment Insurance Statistics, State Programs, September 1965

State	Initial claims received 1/ 2/	Weeks claimed 2/	Number of insured unemployed (weekly average) 3/	Number of beneficiaries (weekly average) 3/	Average weekly payments for total unemployment	Number of final payments 4/	Benefits paid 5/	12 months ending Sept. 1965 (in thousands)		Funds available Sept. 1965 7/ (in thousands)
								Benefits paid 6/	Collections and interest	
Total	8/760,220	8/4516414	8/958901	833865	$37.23	72936	$138580001	$2245846	$3307076	$8223025
Alabama	8016	54614	12321	9799	27.35	1026	1161517	15515	30966	91924
Alaska	1411	5214	1305	1038	37.09	110	166530	5122	10175	10/ 14092
Arizona	6239	36921	7950	8653	37.88	793	1423736	17733	15389	64870
Arkansas	5410	31328	6906	5123	26.90	559	566449	12777	15549	31087
California	125550	800704	178455	158213	43.89	15470	36861086	9/543063	528130	668574
Colorado	2991	14378	2943	2343	41.88	258	4112005	13641	18029	60695
Connecticut	11867	71254	14865	13446	38.29	1747	2218313	38102	59507	200662
Delaware	1204	12981	2625	2945	44.06	111	549965	5411	10216	23303
Dist. of Col.	1918	16824	3648	3984	40.44	310	703891	9522	10494	64520
Florida	13677	113801	25156	21159	27.34	3063	2503217	21172	45752	177214
Georgia	11450	66046	14550	11073	30.59	1363	1480743	16498	38021	192023
Hawaii	2081	16531	3890	3347	41.28	288	585758	7156	11105	22411
Idaho	1360	7828	1670	1281	34.68	88	184350	6296	10017	30695
Illinois	25598	154786	34740	30766	38.44	3566	5012436	92988	149197	534485
Indiana	12724	57716	12075	10527	31.83	1855	1443328	26044	50599	184262
Iowa	2608	15196	3292	2750	32.84	292	371183	8636	13997	116035
Kansas	3770	27744	5605	5514	39.43	523	925564	15917	17705	64065
Kentucky	7106	46701	10536	8228	33.06	1047	1141183	20510	31772	120212
Louisiana	8509	56126	12487	11884	32.66	1286	1632254	24070	37500	124360
Maine	3314	20245	4614	3810	28.43	0	384539	6980	11598	33901
Maryland	12025	55651	12343	11582	37.61	672	1824508	29310	61941	176314
Massachusetts	34147	197124	43978	39731	39.31	3566	6335721	112145	137730	225052
Michigan	22596	268656	38181	44283	43.80	1317	8342827	62146	190559	10/ 516489
Minnesota	5429	37503	8059	6918	29.30	837	870525	29760	31136	25245
Mississippi	3303	19322	4286	3525	24.63	358	369772	8266	21248	59565
Missouri	25973	93467	19806	14969	34.00	1096	2018358	32996	51658	236215
Montana	1539	6717	1588	1404	30.30	194	191993	6488	6095	19437
Nebraska	1871	13806	2996	2933	33.04	270	424930	8719	9104	41666
Nevada	3966	21160	4720	4475	42.65	365	826899	11070	11730	29487
New Hampshire	2242	8905	2045	1440	34.82	96	198474	4623	8607	29305
New Jersey	35204	212544	46207	46710	40.13	4457	7918504	189695	147481	312023
New Mexico	3152	15871	3415	2551	30.07	187	329310	7682	7867	35345
New York	138801	637529	142380	131827	39.49	8687	21892078	375292	506141	1299182
North Carolina	12398	64753	14057	12123	25.71	1069	1318465	27520	52988	236268
North Dakota	415	1919	454	293	34.37	31	43197	5681	5876	6926
Ohio	24948	126655	27054	22591	37.75	1563	3667171	76390	216358	346046
Oklahoma	5983	43828	9845	7947	26.85	824	920957	14239	18727	48431
Oregon	8902	35883	7975	5962	35.08	532	894825	23512	36166	94872
Pennsylvania	61390	257934	58119	49126	32.90	5048	6488473	122604	311494	10/ 395188
Puerto Rico	8/19455	9/260947	8/41043	13927	17.56	2528	1160101	9/17443	21869	55480
Rhode Island	5836	27687	5836	5443	34.08	381	769214	12137	22923	55069
South Carolina	6085	35926	7930	6651	29.73	935	853926	12470	22476	94981
South Dakota	426	2619	626	446	29.57	58	53074	2571	2743	14886
Tennessee	8031	59103	13162	10666	28.22	1127	1280131	24073	45259	103937
Texas	19589	135141	28860	23886	30.41	3533	3114983	50539	64371	251165
Utah	3127	22884	4843	3909	36.78	350	620121	12805	11380	37006
Vermont	1319	6586	1483	1199	33.55	91	165764	4494	5627	7591
Virginia	5138	24175	5117	3882	29.28	483	486111	10585	25163	147652
Washington	16685	101592	22816	20137	31.27	4	2737481	51196	61804	214782
West Virginia	5050	32995	7483	6372	25.24	501	685187	12675	16328	62461
Wisconsin	8575	59061	11868	10523	44.05	675	1950640	36657	52983	212848
Wyoming	714	2927	694	555	36.44	28	86234	2914	5128	9722

1/ Excludes transitional claims.
2/ Total includes claims taken as agent State by the Virgin Islands.
3/ Weekly data are adjusted for split weeks in the month on the basis of a 5-day work week.
4/ A final payment is the payment for the last week of compensable unemployment in a benefit year, and indicates the exhaustion of benefit rights by a claimant for that benefit year. Because of the time lapse between the actual week in which the unemployment occurs and the date on which final payment is made the monthly total includes some claimants who exhausted their rights in the preceding month but received their final payment in the reported month, and excludes some claimants who exhausted their rights in the reported month but will not receive their final payments until the succeeding month. Workers who exhaust their rights may be entitled to additional benefits when the following benefit year begins. The number of exhaustions is not indicative of the number who are still unemployed as some will have obtained employment and others may have withdrawn from the labor force.
5/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. Includes $6,871,018 in payments under extended duration provisions of State laws in two States: California $6,781,913 and Puerto Rico $89,105.
6/ Adjusted for voided benefit checks and transfers under interstate combined-wage plan.
7/ Includes amount credited to States' accounts in the unemployment trust fund, less withdrawals by the States, under the provisions of the Employment Security Administrative Financing Act of 1954.
8/ Includes data under the program for Puerto Rican sugarcane workers.
9/ Includes payments made under State temporary extended benefit provisions.
10/ Funds available reflect an advance from Federal account in Unemployment Insurance Trust Fund.

Selected Unemployment Insurance Statistics, Federal Programs [1]
September 1965

State	UCFE					UCX				
	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/
Total	8868	84893	17949	$3338447	$39.99	19103	127586	27288	$4636593	$37.24
Alabama	195	1413	265	33263	28.50	328	2378	454	60265	30.16
Alaska	131	1125	265	46250	39.60	45	255	49	8653	40.06
Arizona	164	1220	317	53771	38.60	289	1942	400	67668	38.47
Arkansas	67	1204	241	33566	31.67	123	948	195	27290	31.73
California	1195	16656	3492	992004	47.71	3300	25681	5715	1288300	42.26
Colorado	71	377	64	12029	42.81	196	948	195	35564	41.50
Connecticut	45	463	84	15655	42.20	160	870	153	24533	36.40
Delaware	9	159	31	5907	43.76	34	272	56	9774	39.41
Dist. of Col.	242	3021	804	161825	45.74	95	543	127	23290	41.66
Florida	157	1454	208	26944	29.48	397	2600	520	72081	31.53
Georgia	251	1799	324	46572	32.65	281	1738	372	55154	33.69
Hawaii	84	1025	303	57603	43.21	134	976	225	45243	45.79
Idaho	21	173	28	3640	29.84	37	147	31	4754	34.96
Illinois	313	3763	771	123185	36.31	541	2941	604	95424	35.89
Indiana	64	556	108	15740	33.14	256	1557	329	49803	34.44
Iowa	37	234	38	6081	36.85	113	613	142	23570	37.65
Kansas	72	542	125	20885	39.04	151	856	207	36721	40.26
Kentucky	90	982	204	27858	31.02	387	3523	764	120084	35.73
Louisiana	122	1599	353	54777	35.29	223	2147	449	71090	36.01
Maine	31	296	59	5758	22.32	56	319	56	7516	30.68
Maryland	156	1112	215	34889	36.96	484	1620	413	69528	38.22
Massachusetts	325	3598	901	175663	44.31	434	3399	826	150366	41.37
Michigan	170	1337	289	46593	36.60	784	4513	935	146019	35.49
Minnesota	89	659	150	17181	26.11	267	1693	359	55884	35.41
Mississippi	79	618	121	12086	22.68	74	471	103	12974	28.51
Missouri	240	1433	290	38171	29.94	385	2280	494	73845	34.00
Montana	59	219	49	6820	31.57	51	264	53	7546	32.25
Nebraska	31	388	94	13727	33.08	49	299	63	9697	34.88
Nevada	51	312	54	9848	41.55	105	428	97	17927	41.98
New Hampshire	17	135	33	5620	39.30	57	237	55	10117	41.46
New Jersey	306	2143	429	83839	44.38	604	3829	912	161551	40.27
New Mexico	150	853	155	21080	30.95	179	963	187	27528	33.49
New York	1089	8416	1711	311013	41.31	1456	8011	1618	252421	35.45
North Carolina	133	943	196	23994	27.87	254	1782	366	58021	36.06
North Dakota	19	164	22	3242	33.77	24	153	25	4279	38.55
Ohio	190	1483	379	61306	36.80	1000	5437	989	156052	35.85
Oklahoma	103	1407	313	38580	28.00	151	2124	451	59177	29.83
Oregon	92	651	124	17767	32.60	232	1180	250	43084	39.13
Pennsylvania	525	4642	908	143468	35.90	1757	9902	2005	326007	36.96
Puerto Rico	60	745	182	33338	41.72	242	4242	932	143216	34.91
Rhode Island	31	526	120	20313	38.54	99	574	131	21481	37.36
South Carolina	97	593	121	16301	30.70	156	1100	238	37585	35.97
South Dakota	32	280	60	8276	31.59	35	200	38	5268	31.93
Tennessee	161	2139	444	68387	35.02	336	3355	719	103926	32.86
Texas	417	3947	771	111833	32.97	857	6231	1483	226125	34.66
Utah	136	1177	232	38552	37.83	131	1178	218	35282	36.87
Vermont	10	63	10	1653	35.93	27	191	40	6411	36.84
Virginia	129	1160	220	33677	34.79	260	1646	283	42733	34.38
Virgin Islands	7	64	13	2180	38.25	5	25	6	1173	43.44
Washington	449	4374	1017	160027	35.78	742	3941	896	147229	37.36
West Virginia	38	366	75	6872	20.95	401	2966	621	85702	30.65
Wisconsin	97	779	147	24709	39.25	289	1990	412	69015	38.05
Wyoming	19	106	26	4129	36.22	30	108	30	4647	35.75

1/ The programs for Federal civilian employees (UCFE) and for ex-servicemen (UCX), established under Title XV of the Social Security Act, became effective January 1, 1955 and October 27, 1958, respectively. Data exclude information on claims filed jointly with State unemployment insurance programs.

2/ Includes transitional claims.

3/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. UCFE includes $258,975 in payments under extended duration provisions of State laws in California. UCX includes $165,646 in payments under extended duration provisions of State laws in California

4/ Includes data for total, part-total, and partial unemployment. Separate data for total unemployment are not available.

ICESA Resolutions—1965 Annual Meeting

The annual meeting of the Interstate Conference of Employment Security Agencies was held at Minneapolis, Minn., September 22–24, 1965. Among the resolutions adopted at the meeting, the following three resolutions are related to specific areas of the unemployment insurance program, and the fourth resolution is of interest to personnel in the field of employment security.

Resolution No. 1

Training of UI Personnel

Whereas, the need is urgent for both inservice and outservice training of unemployment insurance staff, particularly those engaged in claims-taking, claims-examining, appeals hearings, and auditing, and

Whereas, these needs have been unmet for many years, and

Whereas, the fiscal year 1966 appropriation of title III funds includes $2,365,000 for outservice and inservice training; Now, therefore, be it

Resolved, That the Interstate Conference of Employment Security Agencies urges the State employment security agency administrators and their top-level unemployment insurance executives to be alerted and prepared with plans to take full advantage of the funds made available in the fiscal year 1966 appropriation for training. Training is recommended in the following areas:

(1) Principles of unemployment insurance.
(2) General auditing techniques; and auditing under specific State coverage and tax provisions.
(3) Interviewing techniques, psychology, factfinding, and determination-writing.
(4) Appeals hearing methods, factfinding at hearings, and decision-writing.
(5) Supervisory and management techniques.

Resolution No. 2

Interstate Cooperation on Operating Details

Whereas, further improvement in interstate cooperation is possible and desirable in many of our daily operations without doing violence to established concepts or philosophies; Now, therefore, be it

Resolved, That the Interstate Conference of Employment Security Agencies go on record as urging all State agencies to adopt, subject to adequate financing, the following recommendations designed to improve intrastate operations through promoting a greater interstate cooperation in certain operating areas:

(1) Timely servicing other States' requests for employer reports involving the payment of benefits is essential, requiring clear identification of the reason for the request by the requesting State and prompt action of the servicing State, including a progress report, unless final action is accomplished within 15 days;
(2) Adopting a firm rule that when reports submitted by a multistate employer are adjusted and there is an interest in another State, that detailed information relating to the adjustment be promptly forwarded to the affected State;
(3) That each State review its law and procedures to the end of improving, if necessary, methods of satisfying foreign judgment, thus avoiding tax havens for delinquent UI taxpayers whose delinquency imposes a greater burden upon those who do pay; and
(4) That States render every possible lawful assistance to other States in connection with the collection of benefit overpayments; and, be it further

Resolved, That the Interstate Conference of Employment Security Agencies go on record as urging the Federal Bureau of Employment Security to take all appropriate steps designed to provide State agencies with the necessary additional funds for the purpose of accomplishing the objectives hereinbefore set forth.

Resolution No. 3

Benefit Financing

Whereas, the current high level of economic activity should provide the proper base for improving the financial structure of State unemployment insurance laws, and

Whereas, future periods of high unemployment may come rather suddenly and without warning from the actuarial standpoint, and

Whereas, it is apparent that the $3,000 wage base and/or the 2.7-percent standard tax rate may need to be increased in some States, and

Whereas, methods of handling noncharges and ineffective charges and setting reserve solvency measures need strengthening; Now, therefore, be it

Resolved, That the Interstate Conference urges each State to intensify its studies in benefit financing, and to enact such changes as soon as possible to assure future sound long-range financing of its unemployment insurance program.

Resolution No. 4

Cooperation with President's Committee on Employment of the Handicapped

Resolved, That the Interstate Conference of Employment Security Agencies, while continuing its long-standing cooperative relationship with the President's Committee on Employment of the Handicapped, make a special effort during the next year at the State level to (1) provide all possible organizational assistance administratively to support their respective Governor's Committee, including designating time for personnel serving as State and local committee secretaries, and (2) make special efforts to include qualified and eligible handicapped persons in all of the new manpower training programs.

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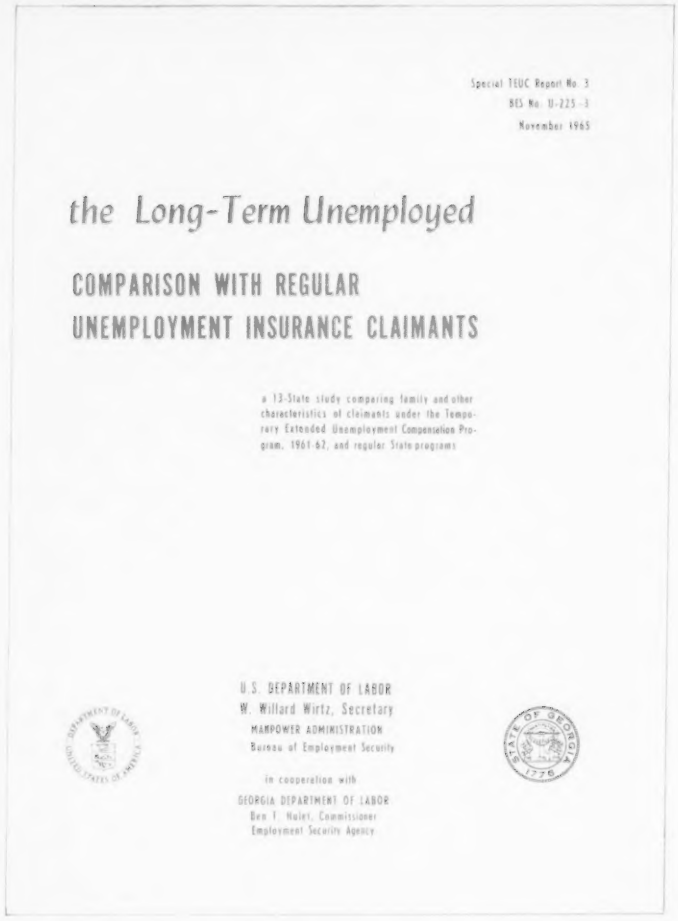
Special TEUC Report No. 3
BES No. U-225-3
November 1965
the Long-Term Unemployed
COMPARISON WITH REGULAR
UNEMPLOYMENT INSURANCE CLAIMANTS
a 13-State study comparing family and other characteristics of claimants under the Temporary Extended Unemployment Compensation Program, 1961-62, and regular State programs
U.S. DEPARTMENT OF LABOR
W. Willard Wirtz, Secretary
MANPOWER ADMINISTRATION
Bureau of Employment Security
in cooperation with
GEORGIA DEPARTMENT OF LABOR
Ben T. Huiet, Commissioner
Employment Security Agency

The Long-Term Unemployed: Comparison With Regular Unemployment Insurance Claimants, a special report, gives results of a study in 13 selected States comparing family and other characteristics of claimants under the Temporary Extended Unemployment Compensation Program, 1961–62, and regular State programs.

Includes analysis of findings, as well as charts and detailed tabulations of results by State, and by sex and age, family status, dependents, industry and occupation, weekly benefit amount, pension status, labor force participation, and duration of unemployment.

Single copies of *The Long-Term Unemployed: Comparison With Regular Unemployment Insurance Claimants*, Special TEUC Report No. 3 (BES No. U–225–3), November 1965, may be obtained without cost, as long as supplies permit, upon request to Unemployment Insurance Service, Bureau of Employment Security, U.S. Department of Labor, Washington, D.C., 20210.

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